

LIFE EVENTS APPLICATION FORM

NGS Super's Life Event cover option makes it simple for you to apply to vary your cover. You should use this form if you wish to increase your Life cover, Total and Permanent Disablement (TPD) cover or Income Protection cover upon the occurrence of a significant Life Event.

You must apply to increase your cover **within 90 days** of the life event occurring. You will need to attach a photocopy of the relevant document(s), confirming the occurrence of the Life Event. Please note that your respective total sum insured for life, TPD and IP will be converted to fixed sum insured after you exercise the Life Event cover increase option.

Eligibility:

You are not eligible to apply for Life Event cover if you

- are aged 60 or older, or
- are working in an occupation involving hazardous or very heavy manual work.

Conditions:

- You cannot exercise the Life Event cover option more than once in any 12 month period.
- The maximum amount of Life Event cover for Life and TPD is the lesser of 25% of your existing sum insured and \$200,000.
- The maximum amount of Life Event cover for IP is the lesser of 25% of your existing sum insured and \$2,500 per month.
- The amount of the total sum insured after the increase in cover as a result of the Life Event cannot exceed:
 - \$2,000,000 for Life/TPD
 - \$15,000 per month for IP.
- Only existing Life only, Disability (TPD) only, Life and Disability (TPD), or Income Protection benefits can be increased as a result of a Life Event. If you do not have a particular type of cover, you cannot apply for that type of cover in relation to a Life Event.
- We require satisfactory proof to be provided that show the Life Event has taken place, such as a marriage certificate, birth certificate, adoption documentation, decree nisi, mortgage document, etc.
- Any additional Life (including terminal illness) and TPD cover that is accepted under the Life Event cover option will be subject to the terms of the policy which include but are not limited to an exclusion for suicide, attempted suicide or self-inflicted injury, action or infection (if it occurs within the first 13 months).

The maximum amount of cover you can have after completing a request, inclusive of any existing cover with NGS Super is:

- \$2,000,000 for Life/TPD
- \$15,000 per month for IP.

For additional information please refer to the *Insurance Guide* available online at www.ngssuper.com.au/PDS.

Any increase in cover does not commence until you receive

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.

confirmation in writing that your Life Event Application has been accepted.

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.

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 with relevant documents to:

NGS Super
GPO Box 4303
MELBOURNE VIC 3001

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 A. Complete your personal details

Please print in black or blue pen, in capital letters, one character per box.



Your NGS Super Membership number (if known)

Gender

M F

Title Mr Mrs Ms Miss Other

Date of birth / /

Given name(s)

Surname

Personal E-mail

Address

Suburb

State

Postcode

Daytime telephone

 -

Mobile

Job title/occupation

Average number of hours worked (per week)

Section 2. Life event

For which of the following Life Events are you applying for increased cover and when did the Life Event occur?

Date of Life Event / /

Please tick the Life Event you are applying for:

- | | |
|---|--|
| <input type="radio"/> Marriage | <input type="radio"/> Death of a spouse |
| <input type="radio"/> Birth of a child | <input type="radio"/> Child's first day at primary or secondary school |
| <input type="radio"/> Adoption of a child | <input type="radio"/> First becoming eligible for Centrelink carer's allowance |
| <input type="radio"/> Divorce | <input type="radio"/> Increase in salary |
| <input type="radio"/> Your mortgage on the initial purchase of your primary residence (not including refinancing or effecting a mortgage on an investment property) | |

Please attach proof of the event with this form. Details of acceptable documents can be found under section 6 of this form.

Section 3. Type and amount of cover

Please note: Only existing Life only, TPD only, Life and TPD, or Income Protection benefits can be increased as a result of a Life Event.

Your request will need to be assessed and accepted by our insurer. If accepted, your cover will commence from the date of acceptance. Please note you can also make these changes through your [Member Online](#) account.

You should assess your insurance needs and be aware that any increases will be in addition to your existing level and type of insurance cover held in NGS Super.

Life/Disability (TPD) and Income Protection Cover

I would like to apply for additional cover for:

- | | |
|---|---|
| <input type="radio"/> Life cover | \$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> |
| <input type="radio"/> TPD cover | \$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> |
| <input type="radio"/> Income protection cover | \$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> per month |

The maximum amount of additional Life Event cover for Life and TPD is the lesser of 25% of your existing sum insured and \$200,000.

The maximum amount of additional Life Event cover for IP is the lesser of 25% of your existing sum insured and \$2,500 per month.



Section 4. Short form personal statement

Please note you have a duty to disclose all relevant information. Failing to provide the insurer with full and accurate information could result in your insurance cover being cancelled and any claim for benefit could be denied, so it is vital you answer all questions fully and accurately. If you answer **'False'** to any of the statements 1 through to 5 below, you will not be eligible to receive increased cover for a Life Event using this application form.

I confirm the following:

- 1 I am currently able to perform all of the normal duties of my usual occupation for at least 35 hours per week without any restriction (even if I am not employed to work 35 hours per week). True False
 - 2 I do not currently suffer and I have not been diagnosed with an injury or illness that may cause me to be permanently unable to perform my usual occupation in the next two years. True False
 - 3 I have not been diagnosed with an injury or illness that is likely to reduce my life expectancy to less than 12 months. True False
 - 4 I have never made a claim and I am not currently intending to make a claim for an illness or injury from the following
 - a. worker's compensation
 - b. government benefits (such as sickness benefit, invalid pension)
 - c. motor accident scheme
 - d. superannuation fund
 - e. life insurance policies.True False
 - 5 I have not within the last 12 months been absent from my usual occupation (employed or unemployed) for more than 6 consecutive days due to an injury or illness. True False
 - 6 I have never had any application for Life, Terminal Illness, Total and Permanent Disablement or Income Protection cover, declined, or offered to me on non-standard terms (e.g. premium loading and/or exclusion) whether accepted by me or not. True False
- If **'False'**, please provide a copy of the advice you received advising you of the decision including but not limited to details of any applicable loadings, exclusions, restrictions and/or limitations.

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

Date / /

Please return your completed form to:

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

Please note you will need to attach a photocopy of the relevant document(s) confirming the occurrence of the Life Event.

Attachments

The table below outlines the documents you need to attach to this application confirming the Life Event.

Type of Life Event	Evidence Required
Marriage	<p>For legal marriages:</p> <ul style="list-style-type: none"> · Australian marriage certificate or an equivalent overseas marriage certificate recognised in Australia <p>For de facto/domestic relationships:</p> <ul style="list-style-type: none"> · Written cohabitation or personal or domestic relationship agreement
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
Divorce	Decree nisi
Your mortgage on the initial purchase of your primary residence (not including refinancing or effecting a mortgage on an investment property)	<p>All of the following:</p> <ul style="list-style-type: none"> · any loan documents including loan application and credit contract; and · stamped front page of the contract of sale
Death of a spouse	Death certificate
Child's first day at primary or secondary school	Enrolment documentation
Increase in salary	Letter from employer confirming salary increase and effective date
First becoming eligible for Centrelink carer's allowance	Advice from Centrelink



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.