

# INSURANCE 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/mol** go to the insurance section and click on the link to the **TAL Insurance portal**.  
 You can also cancel your cover over the phone by calling us on 1300 133 177.

Please complete this form if you are applying to make changes to your existing cover with NGS Super including to:

- reduce or cancel your
  - Life (which includes terminal illness) cover
  - Total and Permanent Disablement (TPD) cover
  - Income Protection (IP) cover
- reduce your IP benefit payment period
- increase your IP waiting period.

**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, including decreasing your IP benefit payment period and increasing your IP waiting period.  
 Complete **Section 5** if you would like to keep your insurance cover should your account become **Inactive**.

**If you need help**  
 If you're unsure of your decisions, consider obtaining professional advice. We offer:

- advice at no extra cost through our Financial Advice Helpline or
- low-cost advice through NGS Financial Planning.

To make an appointment phone us on **1300 133 177** or complete the **Financial planning enquiry form** on our website at **ngssuper.com.au/advice**

Please send your completed form to:  
**NGS Super**  
**GPO Box 4303**  
**MELBOURNE VIC 3001**  
 or email to **NGSAdminTeam@mercero.com**

**Section 1. Personal details** *Please print in black or blue pen, in uppercase, one character per box.* A ✓

NGS Member number	Gender	Title	Date of birth
<input type="text"/>	M <input type="radio"/> F <input type="radio"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Given name(s)			
<input type="text"/>			
Surname			
<input type="text"/>			
Address			
<input type="text"/>			
Suburb		State	Postcode
<input type="text"/>		<input type="text"/>	<input type="text"/>
Daytime telephone			
<input type="text"/>			
Personal email			
<input type="text"/>			
Job title/occupation		Average number of hours worked	
<input type="text"/>		<input type="text"/> (per week)	



## Section 2. Default insurance category

It's important to advise us of your occupation details, employer details and annual salary to ensure you have the right insurance category as this may impact your sum insured and will impact premium amounts.

1. Are you employed by a school, a kindergarten, a P&C Association, or other body providing education as its primary function, a credit union, bank or other employer in the finance sector?  Yes  No
2. 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

Annual salary \$

Please refer to the [Insurance guide](#) at [ngssuper.com.au/PDS](http://ngssuper.com.au/PDS) for further information on the default insurance category.

## Section 3. Applying to cancel cover

- I wish to cancel my Life cover
- I wish to cancel my TPD cover
- I wish to cancel my IP cover

## Section 4. Applying to reduce cover or adjust your Income Protection benefit payment period and/or waiting period

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

- Fixed Cover or
- Age-Based (reflecting a Default Cover Multiple of Default Cover).

You can find your type of cover by viewing your current Member Statement available through [Member Online](#).

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

**I wish to reduce my insurance and have Fixed Cover**

Select this option if you currently have Fixed Cover.

If you currently have Age-Based Cover and you elect to have Fixed Cover, you may not be able to apply for Age-Based Cover in the future.

Life cover amount \$

TPD cover amount \$

IP cover amount \$      per month

**I currently have Age-Based Cover and wish to reduce my insurance by decreasing my Default Cover Multiple of Default Cover**

Please advise your reduced Default Cover Multiple noting that you cannot reduce your Default Cover Multiple below 1 and any changes should be in multiples of .05.

Life cover — Default Cover Multiple:     .

TPD cover — Default Cover Multiple:     .

IP cover — Default Cover Multiple:     .

Are you applying to increase your IP waiting period?  Yes  No

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

- 60 days  90 days

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

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

- Up to 2 years  Up to 5 years  to age 65

## Section 5. Inactive account — election to maintain your cover

If you have insurance cover in your NGS account and your account becomes **Inactive** for a continuous period of 16 months, your cover will be cancelled unless you have elected to keep it. You must make an election before your account becomes **Inactive**. Generally, an account is **Inactive** where we have not received a contribution or rollover for a period of 16 continuous months.

To maintain your insurance cover and prevent it from being cancelled, simply complete this section.

I confirm that I wish to maintain my insurance cover even when my account is **Inactive** unless I notify you otherwise in writing, or my cover ceases due to the terms and conditions of the NGS Super insurance policy.

By submitting this election, I acknowledge:

- I have read and understood the **Insurance guide** (and/or the **Insurance transition guide for ex-QIEC Super members**) relating to the cover I am electing to keep and my decision to opt in to keep this cover is based on my understanding of the relevant guide
- I understand that the insurance cover will only be provided on the terms and conditions set out in the relevant insurance **Policy** as agreed between NGS Super and TAL Life Limited
- I understand I can, at any time, apply to decrease or cancel my insurance cover by completing the **Insurance — Reduction or cancellation form** available at [ngssuper.com.au/forms](http://ngssuper.com.au/forms)

## Section 6. Declaration and signature

### I acknowledge 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.
- I have read and understood the insurance information contained in the current **Product Disclosure Statement** and **Insurance guide**.

Signature

Date   /   /

Please return your completed form to:

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

or email to [NGSAdminTeam@mercer.com](mailto:NGSAdminTeam@mercer.com)

## Privacy Collection Statement

NGS Super Pty Limited ABN 46 003 491 487 of **Level 4, 14 Martin Place Sydney NSW 2000** collects personal information from you (or from third parties such as your employer or another super fund) to manage your NGS Super account, keep you informed, improve our products and services or take action on a matter you have contacted us about. If we don't have your personal information, we may not be able to perform these services. We may be authorised to collect your personal information by certain laws, including laws relating to superannuation, taxation and anti-money laundering/counter-terrorism financing.

We disclose personal information as required to manage the Fund, to service providers (including our administrator, our insurer and professional advisers), employers or parties required by law. Personal information may be accessed by service providers overseas, most likely by our administrator's processing centre in India. For any other offshore locations, details of how to access and change your personal information and the privacy complaints process, go to [ngssuper.com/pcs](http://ngssuper.com/pcs) and [ngssuper.com/privacy](http://ngssuper.com/privacy) or call us on **1300 133 177**.