

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 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 IP 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. 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 and sensitive information is set out in the [TAL Privacy Policy](#) available at 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 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. 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

Section 7. Declaration and signature

Your Duty of Disclosure

Before you become covered by TAL, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, may affect the insurer's 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 insurer's risk; or
- is common knowledge; or
- they know or should know as an insurer; or
- they waive your duty to tell them about.

If you do not tell TAL 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, they may apply the following rights separately to each type of cover. The rights are:

- 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 cancel the contract within 3 years of entering into it.
- If the insurer chooses not to cancel 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 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 them 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, they may refuse to pay a claim and treat the contract as if it never existed.

I acknowledge that

- I have read and understand the Duty of Disclosure notice above and acknowledge that I am bound by it.
- 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

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 and ngssuper.com/privacy or call us on **1300 133 177**.

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



Incorporating **qjcsuper** division