

INSURANCE NEW MEMBER OPTIONS FORM

This form can be used by new members who join before or after 1 April 2020 to **Opt in** to **Default Cover** and **increase** their **Default Cover**.

If you are a new member who joined on or after 1 April 2020, you can use this form to **opt-in** to **Default Cover** (see below for more information). You may also consider **increasing** your **Default Cover** and you can do this by completing Section 4 and 5 of this form.

By completing this form, your insurance category may be updated to reflect your occupation and salary.

Members who join on or after 1 April 2020

For new members who join NGS Super on or after 1 April 2020, you must be eligible to receive **Default Cover**. This means you:

- have an account balance of at least \$6,000, and
- are at least 25 years of age.

If you do not meet the above conditions, you will need to use this form to opt-in to be eligible for **Default Cover**. You can do this by completing Section 3 of this form. If you wish to increase your **Default Cover**, you should also complete Section 4 and 5. Your application to elect to have **Default Cover** must be made within 120 days from the date of your Welcome letter.

If you do not elect to Opt-in to **Default Cover**, you can still increase your **Default Cover** once you meet the eligibility conditions mentioned. Once you are eligible, complete this form to apply to increase your cover. If you choose to wait, when you do become eligible for **Default Cover**, you will have 120 days from the date of your Insurance Commencement Letter to exercise this option and apply for an increase in your cover. You should refer to the current **Insurance Guide** for more information.

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 their decision to insure you and on what terms. The details of your Duty of Disclosure is located in Section 8 of this form. **Please make sure you read this before you complete and sign this form.**

If you need help

If you're unsure of your decision, consider obtaining professional advice. We offer:

- advice at no extra cost through our advice Helpline, and
- low-cost advice through NGS Financial Planning.

To make an appointment phone us on 1300 133 177.

Please send your completed form with relevant documents to:

NGS Super
GPO Box 4303
MELBOURNE VIC 3001

Section 1. Personal details

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

A ✓

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

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

Job title/occupation

Average number of hours worked

 (p/w)

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**



Incorporating **qjecsuper** division

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. Short form personal statement

If you are a new member joining after 1 April 2020 and you are electing to opt-in to **Default Cover**, you must successfully complete the below questions. You can also complete section 4 and 5 if you want to increase your **Default Cover**.

I confirm that I wish to opt-in to **Default Cover**. 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.

Please note if you answer 'False' to any of the statements from 1-5 below or 'True' to statement 6, you are not eligible to either opt-in to **Default Cover**, or increase your **Default Cover**. For new members who join on or after 1 April 2020, this means you will **not be eligible for Default Cover if you submit this form**. If you believe your condition may change, you can wait until you are eligible (your account balance has reached \$6,000 and you are at least age 25). If you still wish to apply for insurance cover (or additional cover for members who joined prior to 1 April 2020), you will need to complete the [Increase cover form](#) which includes a Full Personal Statement and is available at ngssuper.com.au/forms.

I confirm the following:

- 1 I am currently able to perform all of the normal duties of my usual occupation for at least 30 hours per week without any restriction (even if I am not employed to work 30 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 in the 10 years immediately preceding the date of this application 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, invalidity 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 10 consecutive days due to an injury or illness. True False
- 6 I have had an 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

Section 4. Request to increase Default Cover for Life and TPD

Please choose one option below:

Option 1

Please increase my **Default Cover** by the percentage nominated.

Note: the increase must be in increments of 5% up to a maximum of two times (100%).

Life cover

%

(between 5%-100% of **Default Cover**)

TPD cover

%

(between 5%-100% of **Default Cover**)

If you choose this option, your cover will continue to be age-based unless you advise us to fix your cover.

OR

Option 2

Please increase and fix my cover. I request my total insured amount, inclusive of any **Default Cover**, to be:

Life cover

\$, ,

(up to \$1.14 million)

TPD cover

\$,

(up to 400,000)

What is the difference between age-based and fixed cover?

For Life and/or TPD cover, your **age-based cover** is generally where the amount of your cover changes over time - with costs being based on your cover and changing most years.

For **fixed cover**, the amount of cover generally stays the same (except for TPD cover which decreases from age 61) but the cost increases as you get older.

NOTE: Your cover will be converted to **Fixed cover** if you request an increase in cover that is more than two times your current **Default Cover**.

Section 5. Request to increase Default Cover for Income Protection (IP)

Option 1 - subject to your income level supporting your requested cover level, if you are:

- an NGS Plus or NGS Select member with **Default Cover**, and
- you are aged 27 to 64,

you can apply for additional cover up to a maximum total insured cover of \$86,000 per annum; or

Option 2 - subject to eligibility questions and your income level supporting your requested cover level, you can apply for cover up to a maximum total insured cover of \$120,000 per annum. The increased amount together with your existing cover amount, cannot exceed the amount of \$120,000 per annum (referred to as the Conditional Acceptance Limit).

All your IP cover (including any **Default Cover**) will be converted to **fixed cover** if you select either of these options.

Option 1

I am an NGS Plus or NGS Select member aged 27 to 64 with default IP cover and wish to apply for additional cover up to a maximum total insured cover of \$7,166 per month (\$86,000 per annum). This is subject to your income level supporting your request.

I wish to increase IP cover amount to \$, per month

Option 2

I want to increase my default IP cover up to a maximum total insured cover of \$10,000 per month (\$120,000 per annum). Please note this is subject to your income level supporting your request and satisfactorily completing the

Short Form Personal Statement in Section 3.

I wish to increase IP cover amount to \$, per month

Section 6. 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 7. 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 8. Declaration and signature

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 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 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 them 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, 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, for death cover 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 is for death cover.

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

X

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**.