

INSURANCE VARIATION CHANGE OCCUPATION CATEGORY FORM

Please complete this form if you want to change your occupation category. If your new category is accepted, this may result in reduced premiums.

If you need help

For assistance call NGS Super Customer Service Team on **1300 133 177** or refer to the *Insurance guide* available at ngssuper.com.au/PDS.

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 send your completed form to:

NGS Super
GPO Box 4303
MELBOURNE VIC 3001

Section A. Complete your personal details

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

A ✓

Your NGS Accumulation account member number (if known)

Title Mr Mrs Ms Miss Other Date of birth / /

Given name(s)

Surname

Address

Suburb

State

Postcode

Daytime telephone

Mobile

E-mail

Job title/occupation

Average number of hours worked (per week)

Section B. Occupation category

For more information, you should refer to the *Insurance guide* available at ngssuper.com.au/PDS.

Please answer the following questions:

- 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
- Do you earn \$100,000 or more per annum? Yes No

Note: If you wish to increase your current level of cover, you will need to complete the *Insurance Variation (increase cover) form* or simply apply online through *Member online* at ngssuper.com.au/login.



Section C. Declaration and signature

Duty of disclosure

Before a superannuation fund enters into a life insurance contract in respect of your life, it has a duty to tell the insurer anything that it knows, or could reasonably be expected to know, may affect the insurer's decision to provide the insurance and on what terms.

The superannuation fund entering into the contract has this duty of disclosure until the insurance is provided.

The superannuation fund has the same duty before it extends, varies or reinstates the contract.

The superannuation fund does not need to tell the insurer anything that:

- reduces the risk of the insurance; or
- is common knowledge; or
- the insurer knows or should know as an insurer; or
- the insurer waives the duty to tell the insurer about.

If you as a member of the superannuation fund do not tell the insurer something

If you, as the person whose life is to be insured under the superannuation fund, do not tell the insurer something that you know, or could reasonably be expected to know, may affect the insurer's decision to provide the insurance and on what terms, this may be treated as a failure by the superannuation fund to comply with its duty of disclosure.

If the superannuation fund does 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 the insurer does, it may apply the following rights separately to each type of cover.

If the superannuation fund does not tell the insurer anything it is required to, and the insurer would not have provided the insurance if it had been told, the insurer may avoid the contract within 3 years of entering into it.

If the insurer chooses not to avoid the contract, it may, at any time, reduce the amount of insurance provided. This would be worked out using a formula that takes into account the premium that would have been payable if the superannuation fund had told the insurer everything it 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 of insurance provided, it may, at any time, vary the contract in a way that places the insurer in the same position it would have been in if the superannuation fund had told the insurer everything it should have. However, this right does not apply if the contract provides cover on death.

If the failure to comply with the duty of disclosure is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

- Please direct all enquiries to the NGS Super Customer Service Team on: **1300 133 177**.
- Please send this form to: NGS Super, GPO Box 4303, MELBOURNE VIC 3001.

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

I confirm that all statements and declarations given by me are true and correct. I understand that if I do not provide all requested information my application will not be processed.

Member's signature

X

Date / /



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.