

INSURANCE VARIATION NEW MEMBER OPTION FORM

Please complete this form if you are a new member applying within 120 days of the date of your Welcome Letter to increase:

- life cover,
- TPD cover or
- income protection (IP) cover.

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

Completion of Section 1, 2 and 7 is mandatory, and in order to apply to increase cover, you must also complete:

- Section 3 and 5 in relation to your Life/TPD cover; and/or
- Section 4 in relation to your IP cover. Note that if accepted your total IP cover will be converted to fixed cover.

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.

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.

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 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.



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



Your fund.
Your wealth.
Your future.



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 or other body providing education as its primary function, a credit union 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 page 6 of the [Insurance Guide](#) at www.ngssuper.com.au/PDS for further information on the default insurance category.

Section 3. New member options for default life and TPD cover

Within 120 days from the date of your welcome letter from us, you can apply to increase your Life and TPD **Default Cover**. 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:

\$, ,

(up to \$1.14 million)

\$,

(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**.

To apply for the New Member options for Life and TPD, you will also need to complete the **short form personal statement** in Section 5.



Section 4. New member option for default income protection (IP)

Within 120 days from the date of your welcome letter from us, you can apply to increase your Income Protection **Default Cover**:

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.

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. **Please then proceed to section 6 and read carefully and complete the Declaration in Section 7.**

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 5.

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

Member's signature

Date

 / /

Section 5. 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.

Please note if you answer '**False**' to any of the questions 1 through to 6 below, you will **not be eligible** to exercise this option. If you wish to apply for additional cover you will need to complete the **Increase cover form** which includes a full personal statement and is available at www.ngssuper.com.au/forms. You will receive any **Default Cover** applicable (conditions apply).

I confirm the following:

- 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
- 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
- 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
- I have never made a claim and I am not currently intending to make a claim for an illness or injury from the following:
 - worker's compensation
 - government benefits (such as sickness benefit, invalid pension)
 - motor accident scheme
 - superannuation fund
 - life insurance policies.True False
- 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
- 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



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 <https://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 7. 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 together with to:

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



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.