

Cancel or Reduce Insurance

How to use this form

Complete this form to cancel or reduce your existing insurance arrangements.

Before making any changes to your insurance cover, you should read the **Product Disclosure Statement (PDS)** and **Insurance Guide** relevant to your membership. You can download these documents at telstrasuper.com.au or call us on **1300 033 166**.

If you are applying to transfer any existing Death only or Death & Total and Permanent Disablement (TPD) cover you may have with another fund or life insurer, you will need to complete a **Transfer External Insurance Application** form available on our website.

Important information

If you cancel your cover:

- you will not be able to make a claim for insurance benefits for events or conditions that arise after your cover has cancelled
- we will no longer deduct insurance premiums for the cover you have cancelled
- your ability to restart your cover may be subject to health assessment and acceptance by the insurer, and you may not be able to get cover
- if you are replacing your cover with alternative cover, you should not cancel until the replacement cover is in place.

Before you cancel your insurance you may wish to discuss your decision with a TelstraSuper Financial Planning Adviser on **1300 033 166**.

A

Your details

Title Mr Mrs Miss Ms Other

Surname Member number

Given name(s) Date of birth

Postal address

Suburb

State Postcode

Mobile Home phone no. Business phone no.

Email address

B

Base cover

Complete this section to cancel your base Death or base Death & TPD cover.

A base level of cover is automatically granted to eligible members when joining TelstraSuper. Please refer to your **PDS** and **Insurance Guide** for further information.

If you are a *TelstraSuper Corporate Plus* member you should check to see if your employer pays your base level of cover before electing to cancel it. Defined benefit members cannot elect to cancel their base level of cover as it forms part of their benefit arrangement.

I would like to cancel my base level of:

- Death cover (if you have death cover only)
- TPD cover
- Death & TPD cover

C

Top-up cover

Complete this section to cancel or reduce your existing top-up cover. If you wish to reduce your cover, use the **Insurance calculator** at telstrasuper.com.au to help you work out the appropriate level of cover you should have.

TelstraSuper RetireAccess[®] members are ineligible to apply for TPD cover, but may apply for any amount of Death cover.

Other members can nominate any amount of Death cover and up to \$5 million TPD cover, however members must nominate a Death cover amount equal to or higher than their level of TPD cover.

I would like to reduce my top-up cover to:

- Death cover* Amount \$
- TPD cover Amount \$

OR

I would like to cancel my top-up

- Death cover* TPD cover

* Your total Death cover amount must be equal to or higher than your total level of TPD cover.

D**Income Protection cover**

Complete this section to cancel or reduce your Income Protection cover[†].

I would like to reduce my existing Income Protection cover benefit period and/or extend my waiting period.

Please note that altering your benefit or waiting period will affect your insurance premiums. To assist with calculating your insurance costs, please see our **Insurance calculator** available at telstrasuper.com.au

I wish to reduce my benefit period from five years to two years

Waiting period (period during which you must be totally or partially disabled before any benefit is payable). You are not entitled to any benefit during this period.

Note: You can only apply for an extended waiting period

I wish to extend my waiting period to:

60 days 90 days 120 days

OR

I would like to cancel my Income Protection cover.

E**Your declaration and signature**

I wish to apply for the changes in my insurance cover as indicated. I have read and understood the insurance details in the **Product Disclosure Statement** and **Insurance Guide** (where applicable) relevant to my membership. I understand that decreases in or cancellation of cover will take effect when Telstra Super Pty Ltd receives this form (signed and completed).

Name

Signature X

Date

[†] Only eligible members of *TelstraSuper Personal Plus* and *TelstraSuper Corporate Plus* can apply to change their Income Protection cover.

Please return completed form to TelstraSuper:

Email: underwriting@telstrasuper.com.au

Post: Telstra Super Pty Ltd, PO Box 14309, MELBOURNE VIC 8001

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Telephone 1300 033 166 Facsimile 03 9653 6060 Website telstrasuper.com.au

Telstra Super Pty Ltd, ABN 86 007 422 522, AFSL 236709, is the trustee of the Telstra Superannuation Scheme (TelstraSuper) ABN 85 502 108 833.

The insurer is TAL Life Limited ABN 70 050 109 450, AFSL 237848 (TAL).