

Insurance Special Offer

TelstraSuper Corporate Plus



Complete this form within 120 days to apply for Voluntary Death only or Death & TPD cover or to change your Income Protection benefit and waiting periods.

BLUE SECTIONS FOR YOUR INFORMATION

GREY SECTIONS TO FILL OUT

Save time! Complete in **SuperOnline**

What you need to know

Complete this form within 120 days of commencing permanent employment with your new employer to take advantage of our offer to:

- Increase your Death only or Death & Total and Permanent Disablement (TPD) cover.
- Change your benefit and waiting periods on your Income Protection cover without the need for health evidence, if you've received automatic Income Protection cover or you have opted in for member paid default Income Protection cover.

After the 120 days, if you wish to apply for voluntary cover you'll be required to provide detailed health and other personal information as part of your application, which will then be assessed by our Insurer.

Premiums for voluntary cover and member paid Income Protection cover are deducted from your account quarterly in arrears.

To estimate the cost of cover, use our **Premium calculator** available at telstrasuper.com.au/calculators

You can also change or apply for cover using our insurance portal available via your online account (if eligible) at telstrasuper.com.au/login

If you wish to transfer any Death only or Death & TPD cover you currently have with another fund or life insurer, you will need to complete a **Transfer External Insurance Application** form available at telstrasuper.com.au/forms

If you identify as non-binary, eligibility will depend on you nominating a binary gender via the **Gender affirmation for insurance purposes** form. This is because the relevant premiums are based on binary gender (male/female) pricing. Contact us on **1300 033 166** for more information or to request a **Gender affirmation for insurance purposes** form.

Important information

For more information you should read the **TelstraSuper Corporate Plus Product Disclosure Statement (PDS)** and **TelstraSuper Corporate Plus Insurance Guide** available at telstrasuper.com.au/pds, email underwriting@telstrasuper.com.au or call us on **1300 033 166**.

Election to keep your insurance cover

By completing this form, you have taken the active step of applying for insurance cover and therefore you're **deemed to be electing to keep all of your insurance cover** now, and in the future. This includes if you transfer to a different TelstraSuper product.

This will ensure that you won't lose your insurance cover as a result of legislation covering low account balance (less than \$6,000), inactivity (your account does not receive a contribution for 16 months) or if you're under 25 years of age.

To make an election to maintain insurance only in particular circumstances and not all of the circumstances specified above or if you want to make any changes to your insurance arrangements contact us on **1300 033 166**.

1. Your details

Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Miss	<input type="checkbox"/> Ms	<input type="checkbox"/> Other	<input type="text"/>
Surname	<input type="text"/>	Member number	<input type="text"/>			
Given name(s)	<input type="text"/>					
Date of birth	<input type="text"/>					
Postal address	<input type="text"/>					
Suburb	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>	
Mobile	<input type="text"/>	Daytime contact no.	<input type="text"/>			
Email address	<input type="text"/>					

2. Voluntary cover

Complete this section to apply for voluntary Death only or voluntary Death & TPD cover. There are limits to the additional cover you can apply for (shown in the table below), which are based on your total existing cover amount which may comprise of default cover, top-up cover and/or voluntary cover. Refer to the **TelstraSuper Corporate Plus PDS** and **Insurance Guide** for more information. To check your total existing cover amount refer to your welcome letter, log in to your online account at telstrasuper.com.au or call us on **1300 033 166**.

I would like to apply for the following voluntary cover and have completed **section 4**.

<input type="checkbox"/> Voluntary Death only cover (see limits to the right)	Amount \$	<input type="text"/>
<input type="checkbox"/> Voluntary Death & TPD cover (see limits to the right)	Amount \$	<input type="text"/>

Total existing cover amount	Maximum voluntary cover
\$0 - \$100,000	\$25,000
\$100,001 - \$200,000	\$75,000
\$200,001 - \$300,000	\$100,000
\$300,001 - \$400,000	\$125,000
\$400,001 - \$500,000	\$150,000
\$500,001 - and above	\$250,000

3. Income Protection cover

If you received automatic Income Protection cover or you have opted into default Income Protection cover, the default level of Income Protection cover is based on a 90 day waiting period and two year benefit period. Complete this section to change your Income Protection benefit to a five year benefit period and/or change your waiting period to either 30, 60 or 120 days. You will also need to complete **section 4**.

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

If you do not complete this section, your Income Protection cover will remain at the default level of a two year benefit period and a 90 day waiting period.

Benefit period (how long your benefit will be paid for). Please also complete **section 4**.

I would like to change my benefit period to:

5 years

Waiting period (how long you must be totally or partially disabled before any benefit is payable. You are not entitled to any benefit during this period.) Please also complete **section 4**.

I would like to change my waiting period to:

30 days 60 days 120 days

If you wish to cancel your Income Protection cover you can do so via your online account, by downloading a **Cancel or Reduce Insurance** form at telstrasuper.com.au/forms

4. Eligibility questions

Complete this section if you are applying for voluntary Death only or Death & TPD cover and/or making a change to your Income Protection cover.

At the date of this application:

1. Have you been told by a doctor, or medical specialist, that you have less than 24 months to live? Yes No
2. Regardless of the hours that you are working, do you have an illness or injury that stops you from performing all of your usual work activities at least 30 hours a week? Yes No
3. Due to an illness or injury have you been unable to work for more than 4 weeks in the last 12 months? Yes No
4. Has a life insurance company ever refused you cover or offered you cover subject to special terms such as an exclusion (for example not covering you for a back related condition) or an additional premium amount? Yes No
5. Have you ever made a claim, or do you plan to make a claim, for an illness or injury from:
 - Government benefits (such as sickness benefit or invalid pension)
 - Motor accident scheme
 - TelstraSuper or another Superannuation fund
 - Workers' Compensation or a Life insurance policy? Yes No

If you answered "Yes" to any of the questions above, you are not eligible to receive voluntary cover or amend your Income Protection arrangement using this form. However, you may still apply for cover online or over the phone with our Insurer MLC Limited (MLC Life Insurance). Simply log in to your online account or complete an **Insurance Telephone Application Request** form available at telstrasuper.com.au/forms

5. Duty of disclosure

Before you obtain life insurance, you have a duty to tell the Insurer every matter that you know, or a reasonable person could be expected to know, that 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 your insurance cover.

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.

Where the Trustee of TelstraSuper obtains insurance from the Insurer on your life, the Trustee requires you to make full disclosure to it on the same basis. The Insurer relies on the disclosures that you or the Trustee makes to them.

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 something you are required to or you misrepresent something and the insurer would not have entered into the contract on any terms if you had told the true circumstances, they may avoid the contract within 3 years of entering into it. This means they will treat the contract or cover as if it never existed. If the misrepresentation or failure to tell the Insurer was fraudulent, they can avoid the contract or cover at any time.

If they choose 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 the Insurer everything you should have. However, if the contract provides cover on death, they 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 the Insurer 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.

In exercising the following rights, the Insurer may consider whether different types of cover can constitute separate policies of life insurance. If they do, they may apply the following rights separately to each type of cover.

If your failure to tell the Insurer is fraudulent, they may avoid the contract at any time. This means the contract is treated as if it never existed and no claim will be payable.

If you have applied for insurance cover through a financial adviser it is also your responsibility to ensure that the information provided to your financial adviser is accurate and complete and that the correct information is entered into the application form.

6. Privacy statement

Telstra Super Pty Ltd and MLC Life Insurance take responsibility to protect your privacy very seriously by applying strict security and privacy controls to the way we handle your personal information. Both organisations are bound by obligations imposed by privacy laws including the Australian Privacy Principles.

The way in which Telstra Super Pty Ltd and MLC Life Insurance collect, use, secure, handle and disclose your personal information is set out in the Telstra Super Pty Ltd's Privacy Policy and Privacy Collection Statement which you can read at telstrasuper.com.au/legal/privacy and in the MLC Life Insurance Privacy Policy which you can read at www.mlcinsurance.com.au/privacy-policy. These documents are also available free of charge upon request using the contact details below.

Telstra Super Pty Ltd

Privacy Officer
PO Box 14309
Melbourne VIC 8001
Phone: **1300 033 166**
Email: privacy@telstrasuper.com.au

MLC Life Insurance

The Privacy Officer
Level 7, 40 Mount Street
North Sydney NSW 2060
Phone: 13 65 25
Email: privacy@mlcinsurance.com.au



7. Your declaration and signature

Read this section carefully before signing

I understand and agree:

I have read and understood the insurance information in the relevant **TelstraSuper Product Disclosure Statement**.

My decision to apply for or vary insurance cover is based on the insurance information in the relevant **TelstraSuper Product Disclosure Statement** that I have read and my understanding of that information.

I understand and agree that:

(a) I have read and complied with the Duty of Disclosure set out in **section 5**. I understand that, until the Insurer accepts this application for insurance, I have a duty to disclose every matter which I know, or could reasonably be expected to know, is relevant to the Insurer's acceptance of this application and that if I fail to comply with my duty of disclosure the Insurer may (as permitted by law) cancel this contract or reduce the benefits payable under it,

(b) the answers to the questions in this application and any other relevant personal statement(s) and questionnaires are true and complete, no information material to the assessment of this application has been withheld and the answers given form the basis of the contract for which I am applying or varying,

(c) if any answers to the application questions are not in my own handwriting, I certify that I have checked them and they are true, correct and complete and that no information material to the assessment of this application has been withheld,

(d) I consent to notices relating to my application to be sent to the email address or the mobile number provided by me and I acknowledge that my personal and sensitive information may be sent to that email address,

(e) where this application is for insurance cover under a superannuation fund, I will provide the Insurer or the Trustee or any appointed adviser, intermediary or administrator with any information which relates to my membership of that fund which they may request,

(f) no additional insurance is effective until the Insurer accepts this application,

(g) I authorise the Insurer to provide my personal information, including financial, medical and other sensitive information (whether provided in this application or otherwise subsequently collected by the Insurer with my consent) to any medical professional, medical facility, reinsurer, assessor, adviser or any other confidential service provider, now or at any time in the future, for the purpose of issuing or administering this insurance, and assessing any claim made in respect of this insurance.

Signature X

Date

Office use only

Cessation Date

New Division

Planner's name



Please return completed form to TelstraSuper:

Telstra Super Pty Ltd, PO Box 14309, Melbourne, VIC 8001 or email to underwriting@telstrasuper.com.au

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

Telephone 1300 033 166 Website telstrasuper.com.au

Telstra Super Pty Ltd complies with the Privacy Act 1988 (Cth). For further information on privacy visit our website at telstrasuper.com.au to download a copy of our Privacy Policy and Privacy Collection Statement.

© Telstra Super Pty Ltd. ® is a registered trademark in Australia of the Telstra Corporation Limited.

MLC Limited ABN 90 000 000 402 AFSL 230694 (the Insurer) uses the MLC brand under licence. MLC Limited is part of the Nippon Life Insurance Group and not a part of the NAB Group of Companies.