# Insurance Telephone Application Request

Complete this form to change or apply for insurance cover over the phone.

**BLUE SECTIONS FOR YOUR INFORMATION** **GREY SECTIONS TO FILL OUT**

**Insurance Changes:** From **4 April 2024** IP cover will increase from 85% to 87% of your base salary (where, in the event of an approved IP claim with a date of disablement after 4 April 2024, the amount paid to your super account in the Fund will increase from 10% to 12%), which may result in an increase to the total cost of this cover. For more information call us on **1300 033 166.**

## Before you start

Before you complete this form it is important that you:

- read the relevant **TelstraSuper Product Disclosure Statement** and **Insurance Guide** available at **telstrasuper.com.au/pds**
- if you already have insurance cover, log into SuperOnline to confirm how much you have
- use our **needs calculator** to estimate the type and amount of cover you may need based on your circumstances and then use our **premium calculator** to estimate the cost of your premiums. The calculators and further information are available at **telstrasuper.com.au/changingcover**

Alternatively, you may wish to discuss your insurance options with a financial adviser. To speak with an adviser from TelstraSuper Financial Planning call **1300 033 166.**

To transfer any Death only, Death & Total and Permanent Disablement (TPD) and/ or Income Protection cover you currently have with another super fund or life insurer, you will need to complete a **Transfer External Insurance Application** form available at **telstrasuper.com.au/forms**

Did you know that you can increase your existing Death & TPD insurance cover within 90 days of a Life Event occurring? To find out more read the relevant **Product Disclosure Statement** and **Insurance Guide** available at **telstrasuper.com.au/pds**

### Completing your application

You will be taken through your insurance cover application by an MLC Limited (MLC Life Insurance) Tele-Underwriting Consultant at a scheduled time, which can take between 30-45 minutes, depending on your responses to the medical, health and lifestyle questions.

If you identify as non-binary, eligibility may depend on you nominating a binary gender. This is because the relevant premiums are based on binary gender (male/female) pricing. You will need to discuss this with your MLC Life Insurance Tele-Underwriting Consultant.

## Important information

### 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 ☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Surname | Member Number

Given name(s) | Date of birth

Postal Address

Suburb | State | Postcode

Mobile/contact no. | Email address

**Your occupation details**

☐ Self employed ☐ Employee full-time ☐ Employee part-time: Hours p/week ☐ Casual: Hours p/week

☐ Unemployed ☐ Retired ☐ Domestic duties

Occupation /Job title | Duties* (e.g. office work, manual work, working at heights)

Annual salary (cash salary and monetary value of non-cash benefits or fringe benefits provided in place of cash salary, but excluding superannuation contributions, commissions, overtime and bonuses) $

* A loading may be applied to your premium due to the duties of your occupation. For more information refer to the relevant Insurance Guide.

## 2. Your preferred telephone interview times

Best time to contact you: ☐ 8.30am to 5.30pm ☐ 8.30am to 12.00pm ☐ 12.00pm to 2.00pm ☐ 2.00pm to 5.30pm

**Note:** MLC Life Insurance will attempt to contact you within 24 business hours of receiving your request. Although our best endeavours will be made to call at your preferred time, this may not always be possible.

## 3. Death & Total and Permanent Disablement cover

Complete this section if:

- you are a TelstraSuper Corporate Plus or TelstraSuper Personal Plus member† and wish to apply for default Death only or default Death & TPD cover,
- you wish to apply for voluntary Death only or Death & TPD cover.

☐ **I am a TelstraSuper Corporate Plus or TelstraSuper Personal Plus member and I wish to apply for default cover**

☐ Death only

☐ Death & TPD

**AND/OR**

☐ **I wish to apply for voluntary Death only or Death & TPD cover in addition to my total existing cover***

Specify the amount of voluntary cover you wish to apply for in addition to any existing cover you have in place. The amount of TPD cover cannot exceed the amount of Death cover.

Death cover $

TPD cover^ $

† If you are not employed by a TelstraSuper non-associated employer any cover you apply for will be voluntary cover.

* Your total amount of existing cover may comprise of default cover, top-up cover and voluntary cover. Refer to the relevant PDS and Insurance Guide for more information.

^ TelstraSuper RetireAccess members are only eligible to apply for Death only insurance cover.

## 4. Income Protection cover#

Complete this section if you wish to apply for Income Protection cover or to make changes to your existing Income Protection cover.

**Option A**

☐ **I wish to apply for Income Protection cover**

**OR**

**Option B**

☐ **I wish to change the cover amount, benefit period and/or waiting period of my existing Income Protection cover.**

If you have selected either option A or B, please provide the following details

**The amount of Income Protection cover you wish to apply for**

$

**Note:** Your Income Protection cover can be a maximum of 85% of your annual salary (cash salary and monetary value of non-cash benefits or fringe benefits, but excluding superannuation contributions, commissions and bonuses)

### Eligibility for Income Protection cover

TelstraSuper RetireAccess, TelstraSuper Division 2 and TelstraSuper Division 5 – Defined benefit members, and members in casual employment are ineligible to apply for Income Protection cover.
A TelstraSuper Personal Plus member who is both a director and employee of a private company is eligible to apply. Contractors are also eligible if evidence of a contract with set minimum time frame of 6 months rolling with possible renewal, is provided. If you identify as non-binary, eligibility will depend on you nominating a binary gender.

**Benefit period** ☐ 2 Years ☐ 5 Years

How long your benefit will be paid for is subject to the terms and conditions of the relevant policy. Refer to the relevant PDS and Insurance Guide for more information.

**Waiting period** ☐ 30 days ☐ 60 days ☐ 90 days ☐ 120 days

The length of time you must be totally or partially disabled before any benefit is payable. You are not entitled to any benefit during this period. Refer to the relevant PDS and Insurance Guide for more information.

# Occupations rated as heavy blue collar are limited to Income Protection with a 2 year benefit period and either 90 or 120 day waiting periods.

## 5. Your signature

Name

Signature X

Date

TelstraSuper only accepts 'wet ink', DocuSign, an uploaded image or a scanned copy of your signature for our forms.

### 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

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