

Application to transfer to another division

within AustralianSuper

How to apply

Use this form if you're an existing member of AustralianSuper and you wish to transfer your super account to the AustralianSuper plan or Personal Plan.

If you have insurance cover¹, you must transfer the whole amount of your existing cover. Your cover will have the same conditions and exclusions that applied previously and it may be limited cover. See the *Insurance in your super* guide for more details. Download a copy for your division at australiansuper.com/InsuranceGuide

Please see the Product Disclosure Statement (PDS) for more information about the division you're transferring to. You can find the relevant PDS at australiansuper.com/PDS

Your application is subject to consideration by the Insurer. Go to australiansuper.com/ChangingCover to understand how the Insurer considers your application.

Don't use this form if you're a member of AustralianSuper Select, or want to transfer your super account to AustralianSuper Select. Contact us for the relevant form on **1300 300 273**.



Duty to take reasonable care

The duty to take reasonable care

When you apply for insurance, you are treated as if you are applying for cover under an individual consumer insurance contract. A person who applies for cover under a consumer insurance contract has a legal duty to take reasonable care not to make a misrepresentation to the Insurer before the contract of insurance is entered into.

A misrepresentation is a false answer, an answer that is only partially true, or an answer which does not fairly reflect the truth.

This duty also applies when extending or making changes to existing insurance, and reinstating insurance.

If you do not meet your duty

If you do not meet your legal duty, this can have serious impacts on your insurance. Under the *Insurance Contracts Act 1984* (Cth) there are a number of different remedies that may be available to the Insurer. They are intended to put the Insurer in the position it would have been in if the duty had been met. For example, the Insurer may:

- avoid the cover (treat it as if it never existed);
- vary the amount of the cover; or
- vary the terms of the cover.

Whether the Insurer can exercise one of these remedies depends on a number of factors, including:

- whether reasonable care was taken not to make a misrepresentation. This depends on all of the relevant circumstances;

- what the Insurer would have done if the duty had been met – for example, whether it would have offered cover, and if so, on what terms;
- whether the misrepresentation was fraudulent; and
- in some cases, how long it has been since the cover started.

Before any of these remedies are exercised, the Insurer will explain the reasons for its decision, how to respond and provide further information, and what you can do if you disagree.

Guidance for answering the questions in this form

You are responsible for the information provided to the Insurer. When answering questions, please:

- Think carefully about each question before you answer. If you are unsure of the meaning of any question, please ask us before you respond.
- Answer every question.
- Answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it.
- Review your application carefully before it is submitted. If someone else helped prepare your application (for example, your adviser), please check every answer (and if necessary, make any corrections) before the application is submitted.

Please note that there may be circumstances where the Insurer later investigates whether the information given to it was true. For example, it may do this when a claim is made.

Changes before your cover starts

Before your cover starts, the Insurer may ask you whether the information that has been given as part of your application for insurance remains accurate or whether there has been a change to any of your circumstances. As any changes might require further assessment or investigation, it could save time if you let us or the Insurer know about any changes when they happen.

If you need help

It's important that you understand your obligations and the questions that are being asked. Please contact us for help if you have difficulty understanding the process of obtaining insurance or answering any questions.

Please also let us know if you're having difficulty due to a disability, understanding English or for any other reason – we're here to help and can provide additional support.

Privacy Collection Statement

Please read this Privacy Collection Statement to see how AustralianSuper uses your personal information.

AustralianSuper Pty Ltd (ABN 94 006 457 987) of GPO Box 1901, Melbourne, Victoria, 3001, collects your personal information (PI) to operate, and administer your super account (including insurance) or retirement income account, improve our products and services and keep you informed. If we can't collect your PI we may not be able to perform these services. PI is collected from you but sometimes from third parties like your employer and your financial adviser (if applicable). We will only share your PI where necessary to perform our activities with our administrator (Australian Administration Services Pty Ltd, Link Group), service providers, as required by law or court/tribunal order, or with your permission. Your PI may be accessed overseas by some of our service providers and, where applicable to your circumstances, by third-party service providers of your financial adviser. Our Privacy Policy details how to access and change your PI, as well as our privacy complaints process. For complete details go to australiansuper.com/privacy or call us on **1300 300 273**.

¹ AustralianSuper insurance is provided by TAL Life Limited (the Insurer), ABN 70 050 109 450, AFSL 237848.

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Please complete in pen using CAPITAL letters. Print (X) to mark boxes where applicable. Read the Privacy Collection Statement on page 1 of this form to see how AustralianSuper uses your personal information.

1 Your personal details

| | | | | | | |
|-------------------------------|----------------------|-----------------------------|------------------------------|-------------------------------|---------------------------------|-----------------------------|
| Last name | <input type="text"/> | Mr <input type="checkbox"/> | Mrs <input type="checkbox"/> | Ms <input type="checkbox"/> | Miss <input type="checkbox"/> | Dr <input type="checkbox"/> |
| First name/s | <input type="text"/> | | | | | |
| Date of birth | <input type="text"/> | Member number | <input type="text"/> | Male <input type="checkbox"/> | Female <input type="checkbox"/> | |
| Street address | <input type="text"/> | | | | | |
| Suburb | <input type="text"/> | State | <input type="text"/> | Postcode <input type="text"/> | | |
| Telephone (business hours) | <input type="text"/> | Telephone (after hours) | <input type="text"/> | Mobile <input type="text"/> | | |
| Name of your current employer | <input type="text"/> | | | | | |
| Employer address | <input type="text"/> | | | | | |
| Suburb | <input type="text"/> | State | <input type="text"/> | Postcode <input type="text"/> | | |
| Job title/occupation | <input type="text"/> | | | | | |

We collect your occupation details to improve our products and services.

2 Your new division

Your super account and any existing insurance cover you have will be moved to your new division (if eligible). Your insurance cover amount(s) and the cost of your cover will stay the same. Your Income Protection waiting period and benefit payment period will remain unchanged (if applicable).

Print (X) next to the division you wish to transfer to:

- AustralianSuper plan Personal Plan

Don't have insurance cover?

If you don't have insurance cover, you won't automatically get cover when you transfer to another division using this form. Learn more about insurance and how to apply for it in the *Insurance in your super* guide at australiansuper.com/InsuranceGuide

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3 Change your individual work rating (optional)

A work rating classifies the usual activities of your job into one of three ratings: Blue Collar, White Collar or Professional. Your work rating is one of the factors that determines how much you pay for your insurance cover.

Insurance cover with a Blue Collar work rating is the most expensive.

Complete the questions below.

1. Are the usual activities of your main job 'white collar'? Yes No
This means:
- you spend more than 80% of your job doing clerical or administrative activities in an office-based environment, or
 - you're a professional using your university qualification in a job that has no unusual work hazards (some examples of unusual work hazards include: working underground, working underwater, working at heights or working in the air).

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