

You should use this form if you wish to increase your existing Death cover, Total and Permanent Disability (TPD) cover, or Salary Continuance Insurance cover upon the occurrence of a significant Life Event.

Specific events occur in your life that would generally increase your need for insurance. These events are:

- you take out a new mortgage on your principal place of residence;
- you adopt or become a parent of a child;
- you get married or commence a de facto relationship;
- you divorce or terminate a de facto relationship;
- you suffer the death of your spouse (including de facto spouse);
- your child attends primary or secondary school for the first time; or
- you become eligible for Carer Allowance payable by Centrelink.

1. IMPORTANT INFORMATION

To be eligible to apply to increase your existing cover for a Life Event the following must be satisfied:

- you are less than age 60 at time of completing this application;
- you have not applied for an increase in your existing cover for a Life Event in the previous 12 months;
- you must apply to increase your cover within 60 days of the Life Event occurring;
- you must be able to successfully answer the Health Questions; and
- satisfactory proof of the Life Event must be provided. A list of the required documentation is provided in a table on the last page of this form.

Please note

- Only existing cover can be increased as a result of a Life Event. If you do not currently have a particular type of cover with Active Super, you cannot apply for that type of cover in relation to a Life Event.
- Any increase in cover does not commence until you receive confirmation in writing that your Life Events Application has been accepted.

If you need help

Please contact the Active Super Member Care team on 1300 547 873.

2. LIFE INSURED DETAILS

Active Super member number

Title Mr Mrs Miss Ms Other

Given name(s)

Last name

Date of birth

Gender Male Female

Postal address

Suburb State Postcode

Email

If any of your answers are unclear, we may contact you by telephone, as this can save unnecessary delays.

Your preferred contact phone number

Your preferred contact time (business hours)

3. OCCUPATION DETAILS

1. Name of current employer

2. Employment status

Self-employed Employee (full time) Employee (part time) → (hours per week)

Not working Domestic duties Casual

3. Your main occupation (job title)

4. Industry of your main occupation

5. Outline the duties of your main occupation

4. LIFE EVENT

Please indicate which Life Event applies to your request to increase cover, and the date the Life Event occurred.

Date of Life Event

Please tick the Life Event you are applying for:

You take out a new mortgage on your principal place of residence (not including refinancing or effecting a mortgage on an investment property)

Birth of a child

Adoption of a child

Marriage or commence a de facto relationship

Divorce or termination of a de facto relationship

4. LIFE EVENT (continued)

- Death of your spouse (including de facto spouse)
- Child's first day at primary or secondary school
- You first become eligible for Centrelink Carer Allowance

Please attach proof of the event with this form. Details of acceptable documents can be found on the last page of this form.

5. TYPE AND AMOUNT OF COVER

Your request will need to be assessed and accepted by our Insurer (TAL Life Limited). If accepted, your cover will commence from the date of acceptance.

You should assess your insurance needs and be aware that any increases will be in addition to your existing level and type of insurance cover held in Active Super.

Death and TPD cover

When you are currently only insured for Death cover, you will only be eligible to apply to increase your existing Death cover, and where you are currently insured for Death & TPD cover, you will be eligible to apply to increase your existing Death & TPD cover.

The maximum amount of additional Death and/or TPD cover that you will be eligible for due to a Life Event is the lesser of:

- \$200,000; and
- 100% of your existing cover.

Type of Cover - Death only cover

Death amount:

Type of Cover - Death and TPD cover

Death amount:

TPD amount:

Salary Continuance Insurance cover

When you are currently insured for Salary Continuance Insurance cover, you are eligible to apply to increase your existing Salary Continuance Insurance cover.

The maximum amount of additional Salary Continuance Insurance cover you will be eligible for due to a Life Event is the lesser of:

- 25% of your existing cover; and
- \$2,500 per month.

Your total cover under the Policy including any increase for Life Event Cover cannot exceed the lesser of:

- \$25,000 per month; and
- 85% of Earned Income where a Superannuation Contribution Benefit is payable, otherwise 75% of Earned Income.

Type of Cover - Salary Continuance Insurance cover

Monthly benefit amount:

6. ELIGIBILITY QUESTIONS

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 'Yes' to any of the questions 1 through to 5 below, you will not be eligible to receive increased cover for a Life Event using this application form. You will continue to maintain any existing cover you may have with Active Super (conditions apply). You can apply to increase your cover by completing a full Personal Statement form.

I confirm the following:

1. Are you:

a) unemployed; or

No Yes

b) unable to do all the duties of your usual occupation without any limitation on a full-time basis (at least 30 hours per week), even if you are working full-time, part-time or casually; or

No Yes

c) in your usual occupation but your duties have changed or been modified in the last 12 months, because of an illness, accident or injury?

No Yes

6. ELIGIBILITY QUESTIONS (continued)

2. Have you:
- a) in the last 12 months, been away from work for more than 10 working days in a row because you were ill or injured; or No Yes
 - b) been advised by or discussed with your medical practitioner that because of an illness or injury you'll need to take at least 10 working days in a row off work (regardless if diagnosed) in the next 12 months? No Yes
3. Have you been diagnosed with an illness or injury that reduces your life expectancy to less than 24 months? No Yes
4. Have you ever been declined Death, TPD or Salary Continuance Insurance cover, offered insurance cover on non standard terms (e.g. premium loading and / or exclusion) whether accepted by you or not, or been excluded from insurance cover for a specific medical condition or injury? No Yes
5. Have you ever made or satisfied the requirements to make a claim for an injury or illness either in Australia or overseas through:
- a) Active Super or another super fund; No Yes
 - b) Workers' Compensation; No Yes
 - c) Government benefits (such as sickness benefit, invalid pension); or No Yes
 - d) An insurance Policy that provides Terminal Illness, TPD cover, or Salary Continuance Insurance (including accident or illness) cover. No Yes

7. 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.

7. DUTY TO TAKE REASONABLE CARE (continued)

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 our Member Care team on 1300 547 873 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.

8. PRIVACY

The Privacy of TAL Life Limited (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 information is set out in the TAL Privacy Policy available at <http://www.tal.com.au/Privacy-Policy> or free of charge on request to TAL by telephoning 1800 666 136.

Active Super is bound by obligations imposed by current privacy laws including the Australian Privacy Principles. The Active Super Privacy Policy is available at activesuper.com.au/privacy-policy.

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 Salary Continuance Insurance 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).

9. DECLARATION

1. I have read and understood my duty to take reasonable care in section 7 above.
2. I have answered all questions, including personal, health, medical and lifestyle related questions, truthfully and in accordance with my duty to take reasonable care obligations. Any non-disclosure in relation to that cover may be relied upon by Active Super and TAL.
3. I have read and checked any answers in this application that are not completed in my handwriting, and to the best of my knowledge and belief, all the answers to the questions in this application and any supplementary application or personal statement which relate to me are true and correct.
4. I understand that the insurance cover will only be provided on the terms and conditions set out in the contract of insurance as agreed between Active Super and TAL.
5. I agree to TAL's collection, use and disclosure of my personal information provided in this application.
6. I have read, understood and agree to the most current Product Disclosure Statement in relation to the insurance within Active Super, and acknowledge that no cover within Active Super commences until acceptance of the Life Event by TAL.

I confirm that the above statements in paragraphs 1 to 6 of this Section 9 are true and correct.

Signature

X

Date

DD / MM / YYYY

SUBMITTING THIS FORM

Please return your completed form together with any supporting documents to:

Active Super
PO Box N835,
Grosvenor Place NSW 1220

Please note you will need to attach a photocopy of the relevant document(s) confirming the occurrence of the Life Event.

ATTACHMENTS

The table below outlines the documents you need to attach to this application confirming the Life Event.

Type Of Life Event	Evidence Required
Marriage or starting a De Facto Relationship.	For legal marriages: <ul style="list-style-type: none">• Australian marriage certificate or an equivalent overseas marriage certificate recognised in Australia. For de facto/domestic relationships: <ul style="list-style-type: none">• Written cohabitation or personal or domestic relationship agreement.
Birth of a child.	Birth certificate.
Adoption of a child.	Order effecting an adoption; or An entry in a public official record of the adoption of a child.
Divorce or termination of a de-facto relationship.	Decree nisi/Statutory declaration (for de facto relationship).
Your mortgage on the initial purchase of your primary residence (not including refinancing or effecting a mortgage on an investment property).	All of the following: <ul style="list-style-type: none">• any loan documents including loan application and credit contract; and• stamped front page of the contract of sale.
Death of a spouse/de facto partner.	Death certificate.
Child's first day at primary or secondary school.	Enrolment documentation.
First becoming eligible for Centrelink Carer Allowance.	Advice from Centrelink.