

APPLICATION FOR STANDARD INSURANCE COVER

Complete this form to opt-in to Standard Cover through your Simple Choice Super account.

You have 60 days from joining Simple Choice Super to opt-in to Standard Cover. If you don't opt-in to Standard Cover within 60 days of joining Simple Choice Super, you may only be able to obtain Death Only or Death and TPD cover by applying for Voluntary Cover subject to acceptance by the Insurer.

You should read the Insurance Guide for Simple Choice Super before completing this form.

The Insurance Guide can be obtained from www.simplechoicesuper.com.au or on request by phoning **02 8556 7576**.

This form must be posted to **Simple Choice Super, PO BOX 1282, Albury NSW 2640**

IMPORTANT

You are applying to enter into a contract of insurance. As such, 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 benefits could be denied, so it is vital you answer all questions fully and accurately.

Section 1 Personal Details

Given Name(s)	<input type="text"/>		
Surname	<input type="text"/>		
Member Number	<input type="text"/>		
Date of Birth	<input type="text"/>		
Gender	<input type="text"/>		
Phone Number	<input type="text"/>		
Email Address*	<input type="text"/>		
Residential Address	<input type="text"/>		
	<input type="text"/>		
City	<input type="text"/>	State	<input type="text"/>
		Postcode	<input type="text"/>

* By providing your email address, you consent and authorise us to send you communications or information, including information required by law, via email or similar technologies. Your details will never be passed onto a third party other than in accordance with our Privacy Policy. You can unsubscribe from our non-essential emails at any point or elect to receive communications by post by contacting Simple Choice Super on **02 8556 7576** or via email at info@simplechoicesuper.com.au or in writing at **PO Box R1979, Royal Exchange NSW 1225**.

Section 2 Insurance Application Information

Are you an Australian Citizen or Permanent Resident?*

Yes

No

Are you Gainfully Employed for 20 hours or more per week?^

Yes

No

* If you are not an Australian Citizen or Permanent Resident, Simple Choice Super is unable to offer you insurance cover in accordance with the terms of our insurance policy. For more information, please refer to the Insurance Guide.

^ If you are not Gainfully Employed at the date of application, the Insurer will apply the Blue-Collar occupation classification rating to your account. You may change your Occupation Category at a later date by completing the Personal Statement Member's Declaration Form.

Please select your occupation class from the list below.

Note: Your occupation category may impact the amount of cover you are eligible for and/or the cost of your cover.

- Professional
- White Collar
- Light Blue Collar
- Blue Collar
- Heavy Blue Collar

Section 3 Insurance Selection

Members who are Gainfully Employed as Permanent Employees or Contractors working at least 20 hours per week are eligible for Death and TPD cover.

Members who are not Gainfully Employed as Permanent Employees or Contractors working less than 20 hours per week, or Gainfully Employed as Casual Employees, and members who are not Gainfully Employed, are eligible for Death Only cover.

Age limits apply. You must be aged 15-54 to apply for Death and TPD cover. You must be aged 15-64 to apply for Death Only cover.

Please select the type of cover you would like to apply for.

You may select ONE of the following options.

- Death Only
- Death & Total Permanent Disability

Section 4 Duty to take Reasonable Care

About this application

The life insurance policy being applied for with this application is a consumer insurance contract within the meaning of the Insurance Contracts Act 1984 (Cth). When you apply for life insurance, we conduct a process called underwriting. It's how we decide whether we can cover you, and if so, on what terms and at what cost.

We will ask questions we need to know the answers to. These will be about your personal circumstances, such as your health and medical history, occupation, income, lifestyle, pastimes, and current and past insurance. The information you give us in response to our questions is vital to our decision.

The duty to take reasonable care

Before you enter into a life insurance contract, you have 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 applies to a new contract of insurance and also applies when extending or making changes to existing insurance, and reinstating insurance.

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If you do not meet your duty

If you do not meet your legal duty, this can have serious impacts on your insurance. There are different remedies that may be available to us. These are set out in the Insurance Contracts Act 1984 (Cth). These are intended to put us in the position we would have been in if the duty had been met.

Your cover could be avoided (treated as if it never existed), or its terms may be varied. This may also result in a claim being declined or a benefit being reduced.

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

Before we exercise any of these remedies, we will explain our reasons and what you can do if you disagree.

Guidance for answering our questions

You are responsible for the information provided to us. When answering our 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.

Changes before your cover starts

Before your cover starts, we may ask about any changes that mean you would now answer our questions differently. As any changes might require further assessment or investigation, it could save time if you let us know about any changes when they happen.

If you need help

It's important that you understand this information and the questions we ask. Ask us or a person you trust, such as your adviser for help if you have difficulty understanding the process of buying insurance or answering our questions.

If you're having difficulty due to a disability, understanding English or for any other reason, we're here to help. If you want, you can have a support person you trust with you.

Notifying the insurer

If, after the cover starts, you think you may not have met your duty, please contact us immediately and we'll let you know whether it has any impact on the cover.



By completing this form I declare that:

- All the details I have provided are true and correct.
- I have read and understand the information in the Simple Choice Super Insurance Guide and related documents.
- I consent to the collection, use and disclosure of my personal information in line with the Simple Choice Super Privacy Policy.
- I acknowledge that the details I have included will be used for the purpose of accessing my eligibility for standard insurance cover.
- I understand that in choosing to have insurance cover in my super account, insurance premiums will be deducted from my super account to pay for insurance cover and this will reduce my super balance.
- I understand that my super account will need to have sufficient funds to pay for my insurance premiums.
- I understand that the making of a false statement or the failure to provide all or part of the information required, or the failure to consent to the Insurer obtaining such information as it requires, means that this application will not be assessed and processed.

By submitting this application for Standard Insurance Cover, I elect for the Trustee to take out and maintain insurance cover in relation to my Simple Choice Super account, even if:¹

- My account becomes inactive (i.e. no contributions received) for a continuous period of sixteen months or longer;
- My account balance is less than \$6,000; and/or
- I am under the age of 25.

I acknowledge that, by submitting this application on the submission date indicated, I have elected for the benefits to continue in accordance with superannuation law regardless of the factors above (subject to meeting the policy terms including premium requirements), and that I can cease the insurance by submitting a request to info@simplechoicesuper.com.au.

x
.....
Signature

...../...../.....
Date

¹ Insurance through superannuation can be tax effective and potentially cheaper than insurance funded through after-tax salary or savings. However, premiums incurred from unnecessary, unwanted, or unsuitable insurance cover can inappropriately erode member balances and, as a result, the savings available to members at retirement.

It's important to note that you may have multiple superannuation accounts and may therefore be paying duplicate sets of premiums. For information on how to keep track of your super, you can visit the ATO website <https://www.ato.gov.au/Individuals/Super/Growing-your-super/Keeping-track-of-your-super/>

Prior to making any decision in relation to insurance through Simple Choice Super you should determine whether the cover is right for you. Among other things, you should check if you have any other insurance cover and check if the terms of cover, including the premiums, level of cover and any applicable restrictions or exclusions, are appropriate for your needs and circumstances; and consider speaking to a licensed or authorised financial adviser