

Application to transfer insurance

This application is made by you under a life insurance policy issued to the trustee of First State Super by TAL Life Limited, ABN 70 050 109 450 (the insurer). It will be used by the insurer to assess your application.

Subject to your occupation, you should use this form if you are an existing member with insurance cover through First State Super, and you wish to transfer insurance cover from another life policy to First State Super.

To see how your occupation affects your transfer application, please refer to the Member Booklet Supplement applicable to your membership.

Please use a dark pen and CAPITAL letters. Insert (X) when you have to choose an option. You can also fill in this form online, print it and send it to us. Forms are located on our website at firststatesuper.com.au/forms.

If you have any questions, please call us on 1300 650 873.

After becoming a member, and if you have insurance cover through First State Super, you may apply to transfer a maximum of \$10,000,000 in death cover, \$5,000,000 in total and permanent (TPD) cover, and \$40,000 per month in income protection cover that you have in another life policy (previous life insurance) to us. Previous life insurance means a "life policy" as defined under the *Life Insurance Act 1995 (Cth)* which: a) provided death cover or death, total and permanent disablement or income protection cover for a member in another superannuation fund or with an insurer, and b) was in force on the day before the member's cover commenced in First State Super.

Please complete the relevant sections and return the completed form to First State Super, together with evidence of the level cover held in your other life policy (e.g. your last annual benefit statement or renewal notice) to provide proof of your existing level of cover and any loadings or exclusions that apply to this cover. Any cover accepted will start from the date you are advised in writing of acceptance by the Insurer.

1. Your personal details

Member number	Account number	Date of birth
<input type="text"/>	F S S U <input type="text"/>	<input type="text"/>
Title	Last name	
<input type="text"/>	<input type="text"/>	
Given name(s)		
<input type="text"/>		
Address		
<input type="text"/>		
Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Daytime contact number	Mobile number	M F
<input type="text"/>	<input type="text"/>	<input type="text"/>
Tax file number		
<input type="text"/>		
Email (for security reasons, please ensure that your nominated email address is your personal email address and not a role-based email address such as <code>employee_title@company.com.au</code>)		
<input type="text"/>		

i It isn't compulsory to provide your TFN but if you don't, you may pay additional tax and your contributions may not be accepted.

i **IMPORTANT!** If you answer Yes to any of these questions you will not be eligible to transfer your cover.

2. Transfer eligibility

- | | |
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| 1. Are you, at the date of this application, due to injury or illness, off work or restricted from being capable of actively performing all of the duties and work hours (for at least 30 hours per week) of your usual occupation, even though your actual employment can be on a full-time, part-time or casual basis? | Please indicate with X
Yes <input type="checkbox"/> No <input type="checkbox"/> |
| 2. Have you been diagnosed with a sickness that reduces your life expectancy to less than 12 months? | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| 3. Have you ever been declined death, total and permanent disablement type benefits or Income protection cover? | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| 4. Have you ever made, are you entitled to make, or are in you in the process of making a claim for any injury or sickness (lasting more than four weeks) through worker's compensation, sickness benefit, invalid pension or any insurance policy providing total and permanent disablement type benefit, accident or sickness cover? | Yes <input type="checkbox"/> No <input type="checkbox"/> |

If you answer **Yes** to any of these questions you will not be eligible to transfer your cover. However, if you are eligible for automatic cover, you can apply for additional cover. See our website firststatesuper.com.au for more details or call customer service on 1300 650 873.

If you answer **No** and your cover is transferred, you will be awarded the same dollar level of cover, including any exclusions, that applied to the other life policy.



i You must already have existing income protection with First State Super in order to apply to transfer income protection from a previous life policy to us. If your application to transfer income protection cover is accepted by the insurer, any existing income protection cover in First State Super will be cancelled.

5. Transfer of income protection cover

Please indicate (by putting **x** in the **Yes** or **No** box below) whether the following statements are true and correct:

- I will cancel my existing insurance cover under my former life policy; and
- I will not be transferring the cover under my former life policy to any other division or section of the former arrangement to any other life policy, other than First State Super; and
- I will not elect a continuation option, or subsequently reinstate cover within the former provider or any other division or associated insurer or superannuation fund of the former provider.

I confirm that all three statements are true and correct and agree to abide by these requirements. Yes No

My level of income protection cover under my former life policy is \$, a month

Does this monthly benefit include a 10% superannuation contribution benefit payable to your former life policy? Yes No

My waiting period under my former life policy is 14 days¹ 30 days 60 days 90 days

¹ A 14 day waiting period is only available for a 2 year benefit period

My benefit period under my former life policy is 2 years 5 years to age 65

Is any of your existing cover subject to any premium loading, exclusions or restrictions? Yes No

If yes, please provide details below and forward a copy of the advice given to you from the previous insurer or fund advising you of the acceptance of your cover

6. Your duty of disclosure to the insurer – TAL Life Limited

Before you enter into a life insurance contract, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, that may affect the insurer’s 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 the contract.

- You do not need to tell the insurer anything that:
- reduces the risk that the insurer insures you for; or
 - is common knowledge; or
 - the insurer knows or should know as an insurer; or
 - the insurer waives your duty to tell them about.

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, the insurer may apply the following rights separately to each type of cover.

If you do not tell the insurer anything you are required to, and they would not have insured you if you had told them, the insurer may avoid the contract within 3 years of entering into it.

If the insurer chooses not to avoid the contract, the insurer 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 them everything you should have. However, if the contract has a surrender value, or provides cover on death, the insurer 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, the insurer may, at any time vary the contract in a way that places them 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 has a surrender value or provides cover on death.

If your failure to tell the insurer is fraudulent, they may refuse to pay a claim and treat the contract as if it never existed.

