

Life events insurance increase request

* Indicates that providing this information is mandatory. Not doing so may delay the processing of your request.

When completing this form use all capital letters eg and check boxes with a cross eg

Apply online for fastest response – simply login at vicsuper.com.au and complete the application.

To increase cover due to a life event

Complete this form to apply for up to two additional units of death only or death and total and permanent disablement (TPD) insurance cover. This option is available to you without having to provide any further evidence of good health following a life event. Refer to the *Insurance Handbook* for definitions of *life events* and for eligibility requirements.

About this form:

- MetLife will be treating this contract as a 'consumer insurance contract'.
- Please answer all the questions accurately and provide additional information wherever requested.
- The person to be insured must complete this application and initial any changes.
- As part of the overall assessment process MetLife will contact you if further information is required.

Important information

- Life events increases are only available for unit-based or fixed death only or death & TPD cover.
- The life event must occur while your cover is active and the application for additional cover under life events must be made within six months of the event occurring.
- You can apply for additional cover under life events for a maximum of three events in total. You can only apply for one event in any 12 month period.
- You must provide appropriate evidence for your life event as indicated in Step 2. This evidence must be certified as a true copy of the original by an authorised person.
- Marriage and de facto relationships include same sex relationships.
- If you have previously had any request to increase death only or death and TPD cover declined, you cannot increase your cover due to a life event.
- To be eligible for life events cover, you must be a VicSuper FutureSaver member under age 65 with existing insurance cover and meet the Insurer's conditions.
- Insurance is provided under group life insurance policies issued and underwritten by MetLife (the Insurer). All cover is subject to the precise terms and conditions of those policies.
- To be eligible for life events cover you must not have made or be eligible to claim for total and permanent disability or terminal illness with us.
- You should read the *Insurance Handbook* before completing this form to ensure you understand the type of cover you have and the conditions which apply.

Privacy - Use and disclosure of personal information

The personal information you provide in this form is collected by and held by us to administer your insurance within your VicSuper FutureSaver (EmployeeSaver) account. If you do not provide the requested information, we may be unable to process your insurance application or properly administer your insurance. Your personal and sensitive information will only be disclosed to our staff as required, MetLife Insurance Limited and/or our legal or other professional advisors if reasonably necessary. You should read the 'Our privacy information' section in the *Insurance Handbook* which outlines how your sensitive information is collected, used and disclosed by us. You can access our Privacy Policy at vicsuper.com.au/privacy

Your privacy with MetLife Insurance Limited ABN 75 004 274 882 AFSL 238096 ('MetLife' or the 'Insurer')

The personal information you provide in the form is necessary for MetLife to provide you with the products and services you have requested from MetLife. You do not have to provide MetLife with your personal information, but if you do not do so MetLife may not be able to provide you with the products or services. MetLife complies with the *Privacy Act 1988* and the principles laid out in its Privacy Policy which details information about the entities that MetLife usually discloses personal information to (including overseas recipients), how you may access or seek correction of your personal information, how we manage that information and our complaints process. MetLife's Privacy Policy is readily available and can be viewed at www.metlife.com.au/privacy.

Important information
(continued)

Duty to take reasonable care not to make a misrepresentation - Important information before commencing this application

There is a duty to take reasonable care not to make a misrepresentation when applying for insurance. Before answering the questions in this application form it is important that the person answering the questions carefully reads the 'Duty to take reasonable care not to make a misrepresentation' section on page 5 of this form which explains the duty, the consequences of not complying with the duty, and guidance for answering the questions. If the duty is not complied with, MetLife may be able to avoid or change cover; this means a benefit may not be able to be claimed or the amount we pay may be reduced.

Step 1:
Complete your personal details

Member number*

Title* Mr Mrs Ms Miss Other *(please specify)*

Given name/s*

Surname*

Residential address*

Postal address*

(if the same as your residential address, mark 'AS ABOVE')

Postcode

Daytime phone number*

Preferred time of contact Morning (9am-12pm) Afternoon (12pm-6pm) Any time

Date of birth* Gender Male Female

Are you legally permitted to reside and work for reward in Australia? Yes No

Email*

By providing your email address you are agreeing to receive communications via email, or via MembersOnline. You can change or further customise how you receive your communications at any time by logging into MembersOnline or calling the Member Centre on 1300 366 216. If you are not registered for MembersOnline you can register online. Some correspondence cannot be sent electronically so you may still receive some communications in the post.
Providing a personal email address rather than a work email address ensures we can contact you even if you change employers.

Step 2:
Select your
life event
(continued)

Choose the life event from the options below to apply for additional cover (choose only one). Then provide the appropriate certified evidence as indicated for each life event.

Event	Evidence required
<input type="checkbox"/> Marriage/registration of a de facto relationship, or you reach the first anniversary of these events with the same person.	For marriage • Certified copy of a marriage certificate For de facto relationship • Certified copy of the registration certificate, or • A statutory declaration in the approved form declaring a) The status of the de facto relationship b) The 12 month duration of the de facto relationship c) The commencement date of the de facto relationship d) The names of the parties in the de facto relationship The approved form can be obtained from vicsuper.com.au/forms
<input type="checkbox"/> Divorce/registration of separation from a marriage or de facto relationship, or you reach the first anniversary of these events with the same person	1. A certified copy of divorce order/decre absolute or a certified copy of the separation order; or 2. A statutory declaration in the approved form declaring: a) The status of the marriage or de facto relationship b) The date the person insured separated from the marriage or de facto relationship c) The 12 month separation from the marriage or de facto relationship d) The names of the parties in the former marriage or de facto relationship The approved form can be obtained from vicsuper.com.au/forms
<input type="checkbox"/> Birth or adoption of a child	Certified copy of child's birth certificate or adoption certificate with your name appearing as mother or father
<input type="checkbox"/> Taking out a mortgage on the initial purchase of a primary residence	1. Letter from lender showing the identity of the lender and confirming: a) The amount of the loan to purchase your principal place of residence; and b) The loan has been drawn down (not just approved); and 2. A statutory declaration declaring that the mortgaged property is your principal place of residence
<input type="checkbox"/> Increasing existing mortgage on primary residence for renovations/extension by at least \$50,000	1. Letter from lender showing the identity of the lender and confirming: a) The amount of the increase in the loan to extend or renovate your principal place of residence; and b) The loan has been drawn down (not just approved); and 2. A statutory declaration declaring that the mortgaged property is your principal place of residence and that the increase is for renovations/extension
<input type="checkbox"/> Child turns 12	Certified copy of child's birth certificate or adoption certificate with your name appearing as mother or father

Evidence must be certified as a true copy of the original by a person authorised to witness the signing of a statutory declaration which may include:

- Justice of the Peace
- Police Officer
- Lawyer
- Notary
- Doctor
- CPA or Chartered Accountant
- Bank Manager

Step 3:
Apply for cover

Choose your additional cover by placing an X in the appropriate box below. Your increase will be applied to the type of cover you currently have. If you currently have fixed cover, your cover will increase by the value per unit of cover based on your current age. Refer to the *Insurance Handbook* for unit-based values.

- | | |
|---|--|
| <input type="checkbox"/> 1 unit of death only cover | <input type="checkbox"/> 2 units of death only cover |
| <input type="checkbox"/> 1 unit of death & TPD cover | <input type="checkbox"/> 2 units of death & TPD cover |

- any loadings or exclusions that apply to your existing cover will also apply to any additional cover granted
- additional cover granted will be limited to claims for accidental death and accidental TPD for the first 6 months where the life event is in relation to you taking out or increasing a mortgage.

Step 4:
Occupation category

The premiums you are charged for your insurance cover are determined by your occupation category and age. The standard premiums are the general occupation category. Depending on your occupation, you may be eligible for reduced premiums. Complete the section below to apply to change your occupation category to White Collar or Professional.

What industry do you work in?
e.g. finance, agriculture, education

What is your current occupation?

1. Are the duties of your regular occupation limited to either: a. Professional, managerial, administrative, clerical or similar 'white collar' duties which are undertaken in an office environment for at least 90% of your regular working hours, or managerial duties within an educational institution (for example school principal or deputy principal)? Or b. Educational duties performed within a school or other educational institution (other than school principal or deputy principal)?	Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>
2. Is the income you earn from your occupation greater than \$100,000 per annum?	Yes <input type="checkbox"/> No <input type="checkbox"/>
3. Do you: a. Hold a tertiary qualification or are you a registered member of a professional institute or governing body in relation to your profession? Or b. Work in a management role?	Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>

Compare your answers above with the table below to determine which category you qualify for.

General	White Collar	Professional
Answering 'no' to both parts of Question 1	Answering 'yes' to Question 1.(b) or answering 'yes' to Question 1.(a) but 'no' to Question 2 or both parts of Question 3	Answering 'yes' to Question 1.(a) and Question 2 and either (a) or (b) in Question 3. <i>Note, members who answer 'yes' to Question 1.(b) are not eligible for the "Professional" occupation scale</i>

Own occupation

If you qualify for the white collar or professional occupation category, and you select an income protection benefit period of 5 years or age 65, you may elect the own occupation category. Electing the own occupation category does incur a higher premium. See the Income Protection section of the *Insurance Handbook* for further details relating to own occupation.

I would like to elect the own occupation category for my IP cover.

Step 5:
Keep your cover

There are laws in place which aim to protect superannuation accounts with low balances, or inactive accounts from being eroded by insurance premiums. Under this legislation, you are required to make an election you want to keep any current and future insurance cover with us even if there has been no activity on your account (including no contributions or rollovers received) for a continuous period of 16 months.

To keep your insurance cover including any or all of Death, Total and Permanent Disability and Income Protection cover, place an X in the box below.

I elect to keep my current and future insurance cover through VicSuper FutureSaver, even if my account becomes inactive.

Step 6: Duty to take reasonable care

Important

Care must be taken to answer all questions we ask as part of your insurance application honestly and accurately.

Otherwise, you may not be able to rely on your insurance when it's needed the most.

Information from the Insurer (MetLife) - The duty to take reasonable care not to make a misrepresentation

When you apply for life insurance, we will ask you a number of questions.

Our questions will be clear and specific. They will be about things such as your health and medical history, occupation, income, lifestyle, pastimes, and other insurance.

The answers given in response to our questions are very important. We use them to decide if we can provide cover to you and, if we can, the terms of the cover and the premium we will charge.

The duty to take reasonable care

When applying for insurance, there is a duty to take reasonable care not to make a misrepresentation.

A misrepresentation could be made if an answer is given that is false, only partially true, or that does not fairly reflect the truth. This means when answering our questions, you should respond fully, honestly and accurately.

The duty to take reasonable care not to make a misrepresentation applies any time you answer our questions as part of an initial application for insurance, an application to extend or make changes to existing insurance, or an application to reinstate insurance.

You are responsible for all answers given, even if someone assists you with your application.

We may later investigate the answers given in your application, including at the time of a claim.

Consequences of not complying with the duty

If there is a failure to comply with the duty to take reasonable care not to make a misrepresentation, it can have serious consequences for your insurance, such as those explained below:

Potential consequences	Additional explanation	Impact on claims
Your cover being avoided	This means your cover will be treated as if it never existed	Any claim that has been made will not be payable
The amount of your cover being changed	Your cover level could be reduced	If a claim has been made, a lower benefit may be payable
The terms of your cover being changed	We could, for example, add an exclusion to your cover meaning claims for certain events will not be payable	If a claim has been made for an event that is now excluded, it will not be payable

If we believe there has been a breach of the duty to take reasonable care not to make a misrepresentation, we will let you know our reasons and the information we rely on and give you an opportunity to provide an explanation.

In determining if there has been a breach of the duty, we will consider all relevant circumstances.

The rights we have if there has been a failure to comply with the duty will depend on factors such as what we would have done had a misrepresentation not been made during your application process and whether or not the misrepresentation was fraudulently made.

If we decide to take some action on your cover, we will advise you of our decision and the process to have this reviewed or make a complaint if you disagree with our decision.

Guidance for answering our questions

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 that we ask you.
- Do not assume that we will contact your doctor for any medical information.
- Answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it or check with us.
- Review your application carefully. If someone else helped prepare your application (for example, your adviser), please check every answer (and make corrections if needed) before the application is submitted.

Other important information

Your application for cover will be treated as if you are applying for an individual 'consumer insurance contract'. For this reason, the duty to take reasonable care not to make a misrepresentation applies.

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 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.

It's important that you understand this information and the questions we ask, so if you have any queries please contact the fund's Member Centre on 1300 366 216.

Step 7:
Declaration
& Sign

I certify that:

- I have read and understand the Duty to take reasonable care not to make a misrepresentation on page 5 and understand that this duty applies any time I answer MetLife's questions as part of an application for insurance.
- I agree to be bound by the terms and conditions set out in the MetLife Group Insurance Policy.
- I understand that cover under a policy does not begin until acceptance by the insurer, of which I will be notified in writing.
- I declare the answers to the questions are true, complete and accurate, and I have not deliberately withheld any information relevant to this application.
- I have read the insurance section of the current Product Disclosure Statement.
- I have read and understood the privacy policy available at vicsuper.com.au/privacy and the Privacy Disclosure Statement entitled 'Privacy – Use and Disclosure of personal information' on page 1 of this form. I consent to the collection, use and disclosure of my personal (including sensitive) information in accordance with the terms of these documents.
- I understand that any premium loading(s) and/or exclusion(s) applied to my existing death and TPD cover will also apply to the additional cover.
- I understand that if this application is approved, I will not be able to apply for any further life event increase in the following 12 months, regardless of any other life events occurring.
- I understand that my right to receive benefits under the insurance policies is dependent on meeting the conditions of the policies, meeting a condition of release under the *Superannuation Industry (Supervision) Act 1993* (Cwlth) and the Insurer approving my claim.
- I understand that my insurance cover will continue subject to the terms and conditions of the insurance policy even if my account is inactive, (which includes no contributions or rollovers received) for a continuous period of 16 months.
- I understand that any cover approved by the Insurer will only be provided if there are sufficient funds in my account at all times to pay for the premium.

Given name/s*

Surname*

Signature*

Date*

Step 8:
Send your form
to us

Send your completed form along with any supporting documentation to
VicSuper
GPO Box 89
MELBOURNE VIC 3001

Please **do not fax this form**. We will not process any changes to your cover received via fax as we must receive the original form to make changes to your cover.