

Convert Life Stages Cover to fixed Voluntary Cover

Use this form if you want to apply to convert your existing Life Stages Death cover, or Death and Total Permanent Disablement (TPD) cover to fixed Voluntary Cover.

Protect your family's financial well-being

You can adjust the insurance cover to suit your personal circumstances. Please refer to your Product Disclosure Statement and the Insurance Booklet for details on your insurance options. In considering your insurance needs you may wish to seek the advice of a licensed or appropriately authorised financial adviser.

If you need help

For assistance or to access the Privacy Policy and your personal information call the Helpline on **1800 682 525**.



This form can be completed digitally or by hand with a black or blue pen in uppercase with one character per box.

Step 1: Complete your personal details

Title: Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other

Date of birth

Given names

Surname

Postal address

Suburb State

Postcode Telephone number Mobile number

E-mail

Membership number

Plan name

Duty to Take Reasonable Care

About this application

When you apply for life insurance, the Insurer conducts a process called underwriting. It's how the Insurer decides whether they can cover you, and if so, on what terms and at what cost.

The Insurer will ask questions they 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 to the Insurer in response to their questions is vital to their decision.

The duty to take reasonable care

When applying for insurance, there is 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.

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 the Insurer. These are set out in the Insurance Contracts Act 1984 (Cth). These are intended to put the Insurer in the position they 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 the Insurer later investigates whether the information given to them was true. For example, the Insurer may do this when a claim is made.

Before the Insurer exercises any of these remedies, they will explain their reasons and what you can do if you disagree.

Guidance for answering their questions

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

- Think carefully about each question before you answer. If you are unsure of the meaning of any question, please ask us or the Insurer 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, the Insurer may ask about any changes to your circumstances which the Insurer reasonably considers to be relevant in assessing your application that mean you would now answer their 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 the Insurer may ask. Ask us, the Insurer or a person you trust, such as your adviser for help if you have difficulty understanding the process of buying insurance or answering the Insurer's 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 the Insurer immediately and they'll let you know whether it has *any impact on the cover*.

Step 2: Convert your cover

I would like to:

☐ convert my existing Life Stages Cover to fixed Voluntary Cover

Insert the number of Life Stages Cover units that you want to convert to fixed Voluntary cover:

☐ Death cover _____ units

☐ Death and TPD cover _____ units

Important: If a Limited Cover restriction applied to your Life Stages Death cover, or Death and TPD cover immediately prior to converting Life Stages Cover to fixed Voluntary Cover, then it will continue to apply once your cover has been converted. The Limited Cover restriction applies for a continuous period of 12 months from the date cover started and will continue to apply until you have been in Active Employment for 30 consecutive calendar days. You can apply to remove the Limited Cover restriction at anytime, subject to underwriting and acceptance by the Insurer. To remove Limited Cover complete the *Apply for or change your Voluntary Cover form* available at mercersuper.com.au/login, or by calling the Helpline.

Step 3 – Your occupation category

An occupation rating classifies the usual activities of your job into one of five categories: Professional, White Collar, Light Blue Collar, Blue Collar, Heavy Blue Collar. For more information on occupation categories, see the Mercer MyChoice Occupation Guide available at mercersuper.com.au/login or call the Helpline

Please complete this section so that we can match your occupation to the correct occupation category. Your occupation category determines an occupation adjustment factor which is a factor used to calculate the cost of your cover.

Are you in paid employment? YES ☐ NO ☐

Are you working at least 15 hours per week (gainful employment) YES ☐ NO ☐

Your main occupation (job title) _____

Industry of your main occupation _____

Brief description of your occupational duties including % of time in each (e.g office work, sales, manual duties)

Do you belong to a professional association, have a university degree relevant to your profession or are a senior manager or executive in a company with at least 10 employees? YES ☐ NO ☐

Income[^] per ☐ week ☐ fortnight ☐ month ☒ year \$, ,

[^]income excluding packaged items like super, bonus/commissions, investment income and any other business expenses.

Your privacy

We collect, use and disclose personal information about you in order to manage your superannuation benefits and give you information about your super. We may also use it to supply you with information about the other products and services offered by us and our related companies.

If you do not wish to receive marketing material, please contact us on **1800 682 525**.

Our Privacy Policy is available to view at mercersuper.com.au or you can obtain a copy by contacting us on **1800 682 525**.

If you do not provide the personal information requested, we may not be able to manage your superannuation.

We may sometimes collect information about you from third parties such as your employer, a previous super fund, your financial adviser, our related entities and publicly available sources.

We may disclose your information to various organisations in order to manage your super, including your employer, the fund's administrator, our professional advisors, insurers, our related companies which provide services or products relevant to the provision of your super, any relevant government authority that requires your personal information to be disclosed, and our other service providers used to assist with managing your super.

In managing your super your personal information will be disclosed to service providers in another country, most likely to our administrator's processing centre in India. Our Privacy Policy lists all other relevant offshore locations.

Our Privacy Policy sets out in more detail how we deal with your personal information and who you can talk to if you wish to access and seek correction of the information we hold about you. It also provides detail about how you may lodge a complaint about the way we have dealt with your information and how that complaint will be handled.

If you have any other queries in relation to privacy issues, you may contact us on **1800 682 525** or write to our Privacy Officer, **GPO Box 4303, Melbourne, VIC, 3001**

Step 4: Sign and return the form

Before submitting this application, you should read and understand the Product Disclosure Statement (and its incorporated documents) sets out information in relation to your insurance cover (including the premium rates that will apply). You can obtain a copy of the Product Disclosure Statement at mercersuper.com.au/pds or by calling the Helpline on **1800 682 525**. You should consider obtaining professional advice if you are unsure about your insurance cover.

If my request is agreed to, I understand that:

- I have read and understand my duty to take reasonable care and confirm that my answers to the questions are true, complete and correct.
- If a Limited Cover restriction applied to my Life Stages Death cover, or Death and TPD cover immediately prior to converting Life Stages Cover to fixed Voluntary Cover, then it will continue to apply once my cover has been converted. The Limited Cover restriction applies for a continuous period of 12 months from the date cover started. Limited Cover conditions will continue to apply until I have been in Active Employment for 30 consecutive calendar days.
- I have read and understood the privacy statements and agree to the collection, use and disclosure of personal and sensitive information as described in those statements.
- I understand if my Life Stages Cover is converted to fixed Voluntary Cover then my premiums are calculated in accordance with the fixed Voluntary Cover rates described in the Insurance Booklet.
- I understand if my application is unable to be processed, any change to my request will not be actioned.
- I have read the insurance section of the current Mercer MyChoice Product Disclosure Statement and the Insurance Booklet available at mercersuper.com/login
- I have read the 'Duty to take reasonable care' section included in this form and understand its contents and what is meant by my duty to take reasonable care. I also understand that my duty to take reasonable care continues after I have completed this form until the insurer accepts my application and cover commenced in the MST.

Signature

X

Date

/ /

3 easy ways to return your form

To make submitting your completed form as simple as possible, we've provided three easy options for you to choose from. Please read through the choices below and select the one that's most convenient for you.



Use Member Online

The fastest and more secure way to send back your forms is through the contact us page within Member Online. Simply save and attach the PDF of your completed form and you're done.

www.mercersuper.com.au



Email Us*

Another way to send back your form is via email. It's quicker if you use your email address you use to log in and send to

MST@Mercer.com

Please see below note for submitting forms via email.



Post it back

Otherwise, you can always send it back to us using the below postal address

**Mercer Super Trust,
GPO Box 4303,
Melbourne, VIC 3001**

*Email note:

This is a 'no-reply' mailbox and should only be used to submit a form.

- Only one form per email can be accepted to ensure each form and its supporting documentation is processed correctly.
- A total of 6 attachments per form/email with a maximum size limit of 14MB.
- The file formats accepted are PDF, JPEG, PNG and JPG.

If you have an inquiry, please submit this via the contact us page or call the helpline on **1800 682 525**.