

Managing your insurance cover

Protect your family's financial well-being

Use this form to:

- Opt-in for automatic Life Stages Death and Total and Permanent Disablement (TPD) cover to start sooner,
- Opt-out of automatic Life Stages Death and TPD cover starting,
- Opt-up for more automatic Life Stages Death cover or Death and TPD cover,
- Cancel existing cover,
- Reduce your existing Death cover, or Death and Total TPD cover,
- Reduce your existing Income Protection (IP) cover, or
- Add or remove indexation from your Voluntary Cover

If you wish to increase your Voluntary Cover or apply for additional Life Stages cover, please use the *Apply for, or change your Voluntary Cover Form*.

For details of the insurance options available to you, please refer to your Product Disclosure Statement (PDS), Insurance Booklet and any other member materials you have received, or call the Helpline.

Insurance is a valuable part of your superannuation benefit in the Mercer Super Trust. In considering your insurance needs we recommend you 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 <input type="radio"/> Mrs <input type="radio"/> Ms <input type="radio"/> Miss <input type="radio"/> Other <input type="text"/>	Date of birth <input type="text"/>	
Given names <input type="text"/>		
Surname <input type="text"/>		
Postal address <input type="text"/>		
Suburb <input type="text"/>	State <input type="text"/>	
Postcode <input type="text"/>	Telephone number <input type="text"/>	Mobile number <input type="text"/>
E-mail <input type="text"/>		
Account number <input type="text"/>		
Plan name <input type="text"/>		

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: Opt in or Opt out of automatic Life Stages Cover

Automatic Life Stages Cover for Death and Total and Permanent Disablement (TPD) will start when your superannuation account balance reaches \$6,000 and you are aged 25 years or more.

You can opt-in to receive automatic Life Stages Cover before your account balance reaches \$6,000 and if you are under age 25 years by selecting the option below.

I have been a Mercer MyChoice member for less than 6 months:

☐ I wish to opt in to receive automatic Life Stages Death and TPD cover.

I have been a member of Mercer MyChoice for 6 months or more:

☐ I wish to opt in to receive automatic Life Stages Death and TPD cover. (You will need to complete Step 8)

If you do not make a choice, once your account has reached a balance of \$6,000 and you are at least 25 years you will receive automatic Lifestages Cover for Death and TPD cover.

You can opt out of automatic Life Stages cover from starting by selecting the option below:

☐ I wish to opt out of Death and TPD cover.

Step 3: Increase your automatic Life Stages Cover through Opt-up

Please **increase** my automatic Life Stages Cover through **opt-up** as shown below.

I understand I can increase my automatic Life Stages Death and TPD cover through Opt-up (which means my application to increase cover is not required to go through underwriting) as long my automatic Life Stages Cover has started and my application to Opt-up has been submitted within 120 days of my Life Stages Cover starting.

	Death and TPD cover
I wish to Opt up my total number of units to (up to a maximum of 2 additional units in total):	unit/s

Step 4: Reduce your Death cover, or Death and TPD cover

Please **reduce** my existing cover as shown below:

	Death and TPD cover	Death cover	TPD cover
Fixed cover	\$	\$	\$
Age-based cover	unit/s	unit/s	unit/s

- The minimum amount of fixed Death and TPD cover you can hold is \$50,000, or 1 unit of cover.
- The minimum amount of Death cover you can hold is \$50,000 or 1 unit of cover.
- You cannot hold fixed TPD cover without Death cover. Your fixed TPD cover can be a greater amount than Death cover but the amount of Death cover you hold must be \$50,000 or 1 unit of cover.

Important: If you decrease your cover and subsequently want to increase your level of cover, you will need to make an application for insurance cover and it will be subject to the provision of satisfactory evidence of good health, and other evidence and will only commence once the Insurer accepts your application.

If you wish to increase your Voluntary Cover please use the *Apply for, or change your Voluntary cover form* available at mercersuper.com.au/login.

Step 5: Reduce your Income Protection (IP) cover

Please **reduce** my existing IP cover as shown below:

I wish to reduce my monthly IP cover to: \$ per month

The minimum you can reduce your monthly benefit to is \$1,000.

Please **change** my existing IP cover by ticking the appropriate box(es) below:

I wish to remove my Superannuation Contribution Benefit ☐

I wish to change my waiting period to 90 days ☐

I wish to change my benefit period to to 2 years ☐

Step 6: Cancelling your insurance

Please **cancel** my insurance cover as shown below:

(tick the appropriate box(es))

- | | |
|---|--------------------------|
| 1. Life Stages TPD cover only | <input type="checkbox"/> |
| 2. Life Stages Death and TPD cover | <input type="checkbox"/> |
| 3. TPD cover only - fixed Voluntary cover | <input type="checkbox"/> |
| 4. Death and TPD cover only - fixed Voluntary cover | <input type="checkbox"/> |
| 5. IP cover | <input type="checkbox"/> |

Step 7. Removing or Adding Indexation from your Voluntary Cover

Please **remove** indexation (where cover increases by the CPI each year) from my:

(tick the appropriate box(es))

- | | |
|------------------------|--------------------------|
| 1. Death and TPD cover | <input type="checkbox"/> |
| 2. Death cover only | <input type="checkbox"/> |
| 3. IP cover | <input type="checkbox"/> |

Please **add** back indexation (where cover increases by the CPI each year) to my:

(tick the appropriate box(es))

- | | |
|------------------------|--------------------------|
| 1. Death and TPD cover | <input type="checkbox"/> |
| 2. Death cover only | <input type="checkbox"/> |
| 3. IP cover | <input type="checkbox"/> |

Step 8. Opt-in eligibility

Only complete this step if you are wanting to opt-in for automatic Life Stages Death and TPD cover to start sooner and you have been a member of Mercer MyChoice for **6 months or more**. Please answer the questions below.

1. Do you have any medical assessments, procedures or surgeries planned, or are you waiting for any test results?

YES ☐ NO ☐

2. Do you have an illness or injury which cannot be cured or sufficiently treated or your doctor has advised you may have less than two years to live?

YES ☐ NO ☐

3. Have you been diagnosed with any mental or physical health conditions which your treating doctor has advised are severe, or could become severe, enough to totally disable you and leave you permanently unable to work?

YES ☐ NO ☐

4. In the last 12 months, have you, due to illness or injury, been prevented from performing your usual occupational duties partially or completely, for 10 or more consecutive days?

YES ☐ NO ☐

5. Are you claiming, or are you in the process of claiming a benefit in connection with a mental or physical injury or illness from any source, such as superannuation, workers' compensation, disability pension, Veterans' Affairs, Motor Vehicle Accident scheme or any other insurance providing accident or illness benefits?

YES ☐ NO ☐

If you have answered **YES** to any of the above questions 1 to 5 you are not eligible to receive automatic Life Stages Death and TPD cover.

If you still want to apply for cover before your Life Stages Cover starts automatically, then you can make an application for Voluntary Cover using the *Apply for, or change your Voluntary Cover form* available at mercersuper.com.au/login

6. Have you ever claimed a benefit for a mental or physical injury or illness from any source, such as superannuation, workers' compensation, disability pension, Veterans' Affairs, Motor Vehicle Accident scheme or any other insurance providing accident or illness benefits?

YES ☐ NO ☐

If you answered **YES** to question 6, please proceed to question 7.

If you answered **NO** you are not required to answer question 7. Proceed to Step 9.

7. Does your response to the question above solely relate to a past workers' compensation claim, which occurred more than 5 years ago and you have fully recovered without any residual symptoms?

YES ☐ NO ☐

If you answered **YES** to question 7, please proceed to Step 9.

If you answered **NO** to question 7 you are not eligible to receive automatic Life Stages Death and TPD cover.

If you still want to apply for cover before your Life Stages Cover starts automatically, then you can make an application for Voluntary Cover using the *Apply for, or change your Voluntary Cover form* available at mercersuper.com.au/login

Important: If your opt-in request for Life Stages Death and TPD cover is accepted, a Limited Cover restriction applies from the date cover starts and applies for a continuous period of 12 months. Limited Cover conditions 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 9: Sign the form

Before submitting this application, you should read and understand the Product Disclosure Statement (and its incorporated documents) which 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.

I understand that:

- The cost for any increase in my insurance cover by selecting to opt-up my Life Stages Cover will be deducted from my Member Account
- If my opt-in request for Life Stages Death and TPD cover is accepted then a 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 can apply to remove the Limited Cover restriction at anytime, subject to underwriting and acceptance by the Insurer.
- If I cancel cover, payment of the cost of insurance cover will cease from the date my request is processed by us.
- If I cancel or reduce my cover, my superannuation payout will be reduced by any amount which would otherwise have been insured with the plan's insurer and any future application for, or increase in cover will be subject to providing satisfactory evidence of good health to the insurer and being assessed by the insurer.
- If I opt-out or cancel automatic Life Stages cover, then I cannot opt-in or apply for automatic Life Stages cover at later time.
- I agree any remaining insurance to continue, even if my account is, or becomes, inactive*; has not had a balance of at least \$6,000 ever; or I am under age 25. This declaration includes any additional benefit that I may add to my account in the future, until I notify otherwise.
* inactive means no contributions or rollovers have been received for a continuous period of 16 months (or longer) in my superannuation account.
- 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 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**.