

Section 3B

For members under 25 OR with account balances of less than \$6,000

For members under 25 years of age OR with an account balance of less than \$6,000, wishing to elect (opt-in) to receive default Death and TPD insurance cover within 120 days of joining the Accumulation Plan without Insurer (health) assessment.

If you are under 25 OR you have an account balance of less than \$6,000:

- Age-based default cover (equal to 3 units of Death and TPD cover at \$3.15 per week) will start when you turn 25 AND have an account balance of \$6,000 or over AND your employer pays an SG contribution into the Accumulation Plan within 120 days of you becoming eligible for default cover. We will write to you when cover starts
- If you need cover earlier, you can elect (opt-in) for default cover without health assessment within 120 days of joining the accumulation fund. Cover will commence on the later of a) the date of this election; and b) the date on which the accumulation fund receives the first employer contribution. Please mark the opt-in box below.

I'd like to elect (opt-in) to receive the default three units of Death and TPD insurance cover without Insurer assessment.

Section 3C

For new members of the Accumulation Plan wanting Income Protection cover

For all Accumulation Plan members wishing to receive automatic acceptance level of Income Protection cover within 120 days of joining the Accumulation Plan without Insurer (health) assessment.

If you are a new member receiving SG from your employer who is within 120 days of joining the Accumulation Plan, you can elect (opt-in) to receive Income Protection cover (30/60/90 days waiting period and 2 year benefit period) of up to 15 units if you are classified as Non-Operational, or up to 10 units if you are classified as Operational, without assessment by the Insurer.

Please note that you can only receive payment up to 85% of your pre-disablement income if you become totally disabled. To determine a suitable level of cover, please refer to 'The amount of cover' and 'Annual cost of cover per unit' on page 9 of the *Insurance Guide (AP.2)* on our website at esssuper.com.au/pds. Please mark the opt-in box below and write the number of units of cover (a maximum of 15 units for non-operational and 10 units for operational) you'd like to receive with a 30/60/90 days waiting period.

I'd like to elect (opt-in) to receive units of automatic acceptance level of Income Protection cover without Insurer assessment.
with a waiting period of days

Section 3D

For new members of the Defined Benefit Fund wanting Death & TPD or Income Protection cover

For Defined Benefit Fund members wishing to receive automatic acceptance level of Death and TPD and Income Protection cover within 120 days of joining the Accumulation Plan without Insurer (health) assessment.

If you are a new member with additional contributions who is within 120 days of joining the Defined Benefit Fund, you can elect (opt-in) to receive Death and TPD default cover (equal to 3 units of Death and TPD cover at \$3.15 per week) without Insurer assessment and to receive Income Protection cover (30/60/90 days waiting period and 2 year benefit period) of up to 10 units if you are classified as Operational, without assessment by the Insurer provided that your first additional contribution to the Accumulation Plan is received within 120 days of the date you joined the Defined Benefit Fund.

Please note that you can only receive payment up to 85% of your pre-disablement income if you become totally disabled. To determine a suitable level of cover, please refer to 'The amount of cover' and 'Annual cost of cover per unit' on page 9 of the *Insurance Guide (AP.2)* on our website at esssuper.com.au/pds. Please mark the opt-in box below and write the number of units of cover (a maximum of 10 units for operational) you'd like to receive with a 30/60/90 days waiting period.

I'd like to elect (opt-in) to receive the automatic acceptance level of three units of Death and TPD insurance cover without Insurer assessment.

I'd like to elect (opt-in) to receive units of automatic acceptance level of Income Protection cover without Insurer assessment.
with a waiting period of days

Important Notice: You can also apply for cover anytime after 120 days of joining the Accumulation Plan if you need cover but will need to undergo Insurer (health) assessment. For existing members, please see section 4 and 6.

Section 4

For existing members applying for or changing Death and TPD cover

Only complete this section if you want to apply for or change your existing level of Death and TPD cover AND you do not satisfy the auto acceptance criteria listed in Section 3. The maximum level of Death and TPD cover is \$2,000,000.

You can apply for units of cover or fixed cover, **but not both**. If you are switching between units of cover and fixed cover, the type of cover you choose will apply to all your Death and/or Death & TPD cover. For this option, please complete Section 5.

Units of cover

Complete this section to apply for or change the number of units of Death or Death & TPD cover. Please write the total number of units of Death or Death & TPD cover you want, including any cover you may already have. I would like a total of:

Death cover	TPD cover
Number of units required <input type="text"/> <input type="text"/>	Number of units required <input type="text"/> <input type="text"/>

Note: Your TPD cover cannot be greater than Death cover. You cannot apply for TPD cover without death cover.

OR

Fixed cover

Complete this section to apply or change fixed Death or Death & TPD cover. Please write the total amount of Death or Death & TPD cover you want, including any cover you may already have.

I would like a total of:

Amount of Death cover required	Amount of TPD cover required
\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , 0 0 0 . 0 0	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , 0 0 0 . 0 0
Cover must be in multiples of \$1,000.	Cover must be in multiples of \$1,000.

Note: Your TPD cover cannot be greater than Death cover. You cannot apply for TPD cover without death cover. You must be under 61 to apply for fixed cover.

Any Income Protection you currently have will continue unless you advise ESSSuper otherwise.

If you are increasing the level of your insurance cover, you will be required to complete a *CommInsure Personal Statement* which is available from our website.

Section 5

Converting existing Death and TPD cover

Complete this section if you are applying to convert your existing Death or TPD cover.

You can apply for units of cover or fixed cover, **but not both**. If you are switching between units of cover and fixed cover, the type of cover you choose will apply to all your Death and/or TPD cover.

From Unit based cover to Fixed cover

I wish to convert my existing Death and/or TPD cover to fixed cover.

Note: You must be aged 60 or under for this option.

OR

From Fixed cover to Unit based cover

I wish to convert my existing Death and/or TPD fixed cover to unit based cover.

Section 8

Declaration

I declare that:

- I have read and understood the *Accumulation Plan Product Disclosure Statement (PDS)* including *Insurance guide (AP.2)* available from ESSSuper.
- I have read and understood the section relating to my duty of disclosure and insurance arrangements in the *Insurance guide (AP.2)*. I have not withheld any information which may affect any decision to provide insurance and I am aware of the consequences of non-disclosure.
- I acknowledge insurance cover is subject to exclusions and conditions as outlined in the PDS and policy documents.
- I have read and accept the statements relating to privacy in ESSSuper's Privacy Statement, appearing on the ESSSuper website at esssuper.com.au and in the relevant PDS. ESSSuper will collect and use the information contained in this form to administer the public sector superannuation scheme of which I am a member, or a beneficiary of a member. This information may be disclosed to third parties to administer my membership, or claim, or as required or authorised by law.
- The information supplied by me in this Application form is true, correct and complete.

With the exception of cover cancellation, please tick the following to provide consent:

I am providing written consent to maintain insurance cover irrespective of age, account balance and level of account activity.

Signature of
account holder

Date

 / /

Please email the completed form to info@esssuper.com.au

or post to ESSSuper GPO Box 1974, Melbourne Vic 3001

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At ESSSuper, we treat the privacy and confidentiality of our members' personal information seriously. We are committed to complying with the guidelines of the *Privacy and Data Protection Act 2014* and the *Health Records Act 2001 (Vic)*. To obtain a copy of ESSSuper's *Privacy Policy* and *Privacy Collection Statement*, please visit our website at esssuper.com.au