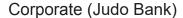
Change insurance cover





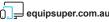
About this form

You can use this form to apply for, increase, decrease or cancel your death and total and permanent disablement (TPD) or income protection (IP) insurance cover. For full details of insurance cover, please refer to the Equip Super Corporate Product Disclosure Statement (PDS) for Judo Bank.

1 - Your member details Please complete in pen using CAPITAL letters Member number Title Sex Date of birth (ddmmyyyy) Mr Miss Other Male Female First name Last name Postal address (must be provided) Suburb State Postcode Country (if not Australia) Mobile Business hours phone After hours phone Email

Need help?









2 - Change your death and TPD insurance

Cover applies automatically when you meet Equip Super's eligibility and cover conditions, unless you have opted out of it previously. Below you can choose to opt in to, out of or to change your level of insurance cover in Equip Super. The level of default cover you may be eligible for is Opt in to insurance cover Default cover outlined in the Insurance in your super guide. Default death only cover Request total fixed cover of You can request any amount of death cover, but TPD Death cover cover is subject to a maximum of \$3 million. Your TPD cover cannot be greater than your death cover. TPD cover Please refer to the *next steps* section on the following page to see if you also need to complete a Personal Statement. Change my salary based If you already have salary based cover or if you are an fixed cover cover to employee of Judo Bank, you can request any amount of death cover, but TPD cover is subject to a maximum OR of \$3 million and it cannot be higher than your death cover amount. Please refer to the next steps section multiples of cover on the following page to see if you also need to complete a Personal Statement. death multiples and TPD multiples Opt out of insurance cover If you decide to apply for cover in the future, you will No death or TPD cover need to complete underwriting and be approved by No death cover 3 - Income Protection (IP) insurance You can request a fixed dollar amount of IP insurance cover, subject to a maximum of \$30,000 per month. IP payments are limited to a maximum of 85% of your monthly income. Refer to your Equip Super Corporate Insurance in your super guide for more details. I would like IP cover of: per month I would like a waiting period of: 90 days 60 days 30 days If you are applying for IP cover and don't nominate a waiting period, the default waiting period of 90 days will apply. If you already have IP cover, you can elect to change your existing waiting period by selecting from the options above. If you are changing your waiting period to a shorter time than you currently have, please refer to the next steps below. **Next steps** You'll need to complete a Personal Statement and return it to us with this form if you've requested: · more death and TPD or IP cover • a shorter waiting period for your IP cover than you currently have.

The *Personal Statement* is available on our website or from our Helpline on **1800 682 626**. If you've applied for high levels of cover, our insurer may also request you provide further health evidence (such as blood tests or a medical examination). Any change in your cover will

If you don't need to complete a Personal Statement, simply return this form to us and the change will be effective from the date that we

Need help?

receive your request.

e VIC 3001

apply from the date we notify you in writing.

Privacy

The personal information you provide on this form will be used in accordance with Togethr Trustee's Privacy Statement, which you can view online at equipsuper.com.au/privacy or you can obtain a copy by contacting us on 1800 682 626.

Togethr Trustee's Privacy Collection Statement details 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 includes details on how we collect, disclose and manage your personal information, including other entities and offshore locations that may receive or provide your information.

Our administrator, Mercer Outsourcing (Australia) Pty Ltd (Mercer), will also handle your personal information. You can view Mercer's Privacy Policy online at mercer.com.au/privacy

If you have any other queries in relation to privacy issues, you can contact us or write to our Privacy Officer, GPO Box 4303, Melbourne VIC 3001.

4 - Sign the form

By signing this form I:

- acknowledge that I have received all information I require in order to exercise the choices I have made.
- understand that this request replaces any previous instruction by me.
- · understand that the provision of any higher insurance cover will be subject to underwriting and require the approval of the insurer and will not be provided until Equip Super has advised me in writing of the acceptance of the increased cover.
- · understand that any reduction in death, TPD or IP cover will take effect from the date Equip Super receives the request.
- · understand that where I have elected to decrease or cancel any cover, I will need to apply, complete underwriting, and be approved by the insurer should I wish to increase or reinstate cover in future.
- acknowledge that I have read and understood the Equip Super Corporate Product Disclosure Statement (PDS) for Judo Bank and agree to be bound by the terms and conditions outlined in it.

Signature	Date (ddmmyyyy)
V	
^	

Please return your completed form to Equip Super, GPO Box 4303, Melbourne VIC 3001

Need help?







