

Insurance roll-in form

Instructions for completing this form

- This request will be invalid if unsigned by the member
- You must complete each section of this form
- Please return the completed form along with the attachments to: legalsuper, Locked Bag 5081, Parramatta NSW 2124

Please use **BLOCK LETTERS** and **BLACK INK** when completing this form.

Return this completed form to:

legalsuper
 Locked Bag 5081
 Parramatta NSW 2124
 Phone: 1800 060 312
 Fax: 1800 614 431

Email: mail@legalsuper.com.au

When to use this form

Please complete this form if you are a current member of legalsuper and would like to apply to transfer your current insurance cover under another life insurance policy ('Previous Cover') as a member of a superannuation fund ('Previous Fund') or under a retail policy to legalsuper ('Transferred Cover'). You can use this form to transfer up to \$1,000,000 Death or Death & Total and Permanent Disablement (TPD) cover and/or a maximum monthly benefit of 85% of your pre-disability salary (of which 10% of your pre-disability salary is paid as superannuation to your legalsuper account) up to a maximum monthly benefit of \$20,000.

You can only apply to transfer your insurance cover to legalsuper if:

- your Previous Cover is held in a group or individual policy (inside superannuation) (transfers of insurance cover through a self-managed superannuation fund or a non-superannuation group policy are not allowed)
- your Previous Cover has not been cancelled
- you are between the ages of 16 and 69 years (if you are applying to transfer your Death cover and/or TPD cover)
- you are between the ages of 16 and 64 years (if you are applying to transfer your Salary Continuance cover)
- you satisfy the eligibility criteria that applies to legalsuper's policy(ies)
- you have made, or you are entitled to make a claim, in relation to your Previous Cover

For further information, please refer to Section 6 - 'Frequently asked questions' at the end of this form.

Cancelling your Previous Cover

Your application to transfer cover will be assessed by legalsuper's insurer, OnePath Life Ltd (OnePath Life), and you will be notified of the outcome. OnePath Life may need to contact your Previous Fund or the insurer of your Previous Cover to complete the assessment of your application.

You must cancel your Previous Cover upon OnePath Life's acceptance of your application to roll-in insurance cover. If you do not cancel your Previous Cover, in the event that OnePath Life accepts a claim for:

- Death, Terminal Illness or Total and Permanent Disablement, OnePath Life will reduce any benefit payable under legalsuper's policy by the amount of any benefit payable under the Previous Cover to the extent that the Previous Cover should have been cancelled but was not.
- a Salary Continuance benefit, OnePath Life will offset any benefit that you receive under your Previous Cover from any benefit that you receive under legalsuper's Salary Continuance policy, if it causes you to receive an amount greater than 75% of your pre-disability salary when you are on claim.

To ensure that you are covered at all times, do not cancel your Previous Cover until you are notified in writing that your application has been accepted by OnePath Life.

Your duty of disclosure

You have a duty under the *Insurance Contracts Act 1984 (Cth)* to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of insurance and, if so, on what terms.

Your duty of disclosure applies even after your application is completed and until the insurer has assessed and accepted your application for insurance cover or an increase in cover.

You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate your insurance cover or apply for new cover. Your duty, however, does not require disclosure of a matter that:

- reduces the risk to be undertaken by the insurer
- is common knowledge
- the insurer knows or, in the ordinary course of the insurer's business, ought to know
- in which compliance with your duty of disclosure is waived by the insurer.

Non-disclosure

If you fail to comply with your duty of disclosure and the insurer would not have entered into the contract on any terms if the failure had not occurred, the insurer may avoid the contract within three years of entering into it. If your non-disclosure is fraudulent, the insurer may avoid the contract at any time.

An insurer who is entitled to avoid a contract of life insurance may, within three years of entering into it, elect not to avoid it but to reduce the sum that you have been insured for in accordance with a formula that takes into account the premium that would have been payable if you had disclosed all relevant matters to the insurer.

Your duty of disclosure continues until you are notified in writing of the acceptance of your application.

1. Membership details

legalsuper Membership Number (if known)

Mr Mrs Ms Miss Dr Justice

Gender Male Female

Surname

Given Names

Date of birth (dd/mm/yyyy)

Postal Address

Town or Suburb

State

Postcode

Tax File Number

Telephone number

Mobile Number

Email

Occupation

Judge Barrister Solicitor/Lawyer

Management staff Administration/Support staff

Other (please specify)

I am Employed Self-employed Unemployed

How many hours (on average) do you work a week?
 (if less than 15 hours per week, you are not eligible to roll-in your Salary Continuance cover into legalsuper).

I authorise an underwriting service representative from legalsuper's insurer (OnePath Life Ltd) to contact me by phone if further information is required.
 Yes No

I can be contacted during the following times:
 Monday Tuesday Wednesday Thursday Friday
 Any business day

Between the hours of and

Please tick your preferred contact method:
 home phone work phone mobile phone

Are you an Australian citizen or permanent resident of Australia?
 Yes No

If No, do you hold a visa?
 Yes No If Yes, advise the type of working visa:

2. Personal statement

As at the date of signing this application, I declare that:

- I am not off work due to injury or illness or restricted by injury or illness from performing any of the usual duties of my occupation on a full-time basis of at least 30 hours per week (even if not currently working on a full-time basis for non-medical reasons). True False
- I have not been paid, am not eligible to be paid, nor have I lodged a claim for any type of sickness, accident or disability (including total and permanent disability or terminal illness) benefit(s) from any source, such as a life insurer or WorkCover authority. True False
- I have not taken more than a total of seven consecutive days off work over the past 12 months due to illness or injury (other than for cold or flu). True False
- I have not been diagnosed with any illness that reduces my life expectancy to less than 12 months from today. True False

If you answered 'False' to any of the statements in Section 2, you cannot proceed with this application. You will need to apply for cover by completing the *Personal Statement*, available online at legalsuper.com.au

3. Details of insurance cover you wish to roll into legalsuper

Member/Policy number

Name of Superannuation Fund/Plan

Name of Insurer

a) Insurance cover

You are responsible for making enquiries regarding any exit, transfer or other fees that may be triggered by rolling-in your Previous Cover. You should do this so that you completely understand the effects of rolling-in your insurance cover to legalsuper.

To complete this section, you will need to:

- complete the table below with respect to the Previous Cover that you wish to transfer into legalsuper on relevantly the same terms as set out in legalsuper's group life insurance contract(s) with OnePath Life.
- attach proof of your insurance cover* confirming the type and level of your Previous Cover at the time of completing this application.
**Please refer to Section 6 - 'Frequently asked questions' at the end of this form for acceptable forms of proof of cover. OnePath Life will not accept documentation that is older than 2 months than today's date.*
- attach a copy of the correspondence you received from your Previous Fund or insurer which sets out the terms which apply to your Previous Cover.

Details of cover	Type of cover		
	Death Only	Death & TPD	Salary Continuance/Income Protection (Monthly benefit)
Amount of cover (\$)	\$	\$	\$
Date cover started (dd/mm/yyyy)	/ /	/ /	/ /
Waiting period (days)	Not applicable		To age
Benefit period			OR

Transferred Cover will be converted to the same unit-based or fixed cover arrangement as your existing cover through legalsuper or, if you have no existing cover, then as unit-based cover. Fixed Death or Death & TPD cover will be rounded to the next highest multiple of \$10,000. Unit-based cover will be rounded to the next highest unit (if rounding is required). **Any increase in insurance due to rounding-up of units is provided on New Events terms, only covering claims arising from a sickness which first becomes apparent or an injury which first occurs on or after the date that cover is accepted by the insurer.**

b) Cover limitations

Is your Previous Cover subject to any of the following?

	Death	Death & TPD	Salary Continuance
a premium loading?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
an exclusion?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
a restriction?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
a pre-existing condition restriction/exclusion?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
any other limitation of any sort?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

In assessing your application, OnePath Life may contact your Previous Fund or insurance company to confirm whether any premium loadings or limitations apply.

c) If you have applied to roll-in your Salary Continuance (Income Protection) cover, please answer the following question.

In the last five years, have you ever suffered from any of the following - cancer/tumour (including benign of any type), chest pain, high blood pressure, heart/vascular complaint, paralysis, stroke, or mental/nervous disorder including stress, anxiety or depression?

Yes No

4. Declaration

- I have read and carefully considered all the information in this *Insurance roll-in form*, and all the answers provided in this form are true and complete (including those not in my own handwriting).
- I have read and understood legalsuper's Product Disclosure Statement(s) (available online at www.legalsuper.com.au or by calling 1800 060 312).
- Upon being notified that OnePath Life has accepted my application to transfer my insurance, I will:
 - immediately cancel all my Previous Cover;
 - not be transferring the Previous Cover to any other division or section of a Previous Fund or to any other fund or policy, other than legalsuper; and
 - not exercise a continuation option, or subsequently reinstate any cancelled cover within the Previous Fund or any other division, section, category of the Previous Fund or insurance policy where such reinstatement of cover is available to me.
- I acknowledge and understand that in the event that I do not validly cancel my Previous Cover, then OnePath Life Ltd will reduce the insurance cover provided to me by the amount of cover provided by the superannuation fund or policy of which I remain a member.
- I acknowledge that if I do not complete this form correctly or I do not sign and date this Declaration, my application will not be considered by OnePath Life Ltd.
- I understand my Duty of Disclosure and the remedies available to OnePath Life Ltd if I fail to comply with my Duty of Disclosure under the *Insurance Contracts Act 1984*, as explained in this form. I understand that my Duty of Disclosure continues after I have completed this application until I am notified in writing that my application has been accepted.
- I understand that if OnePath Life accepts my application, the terms and conditions outlined in the Policy issued by OnePath Life Ltd to legalsuper will apply to the Transferred Cover, and the terms and conditions of my Previous Fund and/or my previous insurer will cease to apply.
- I understand that if I am transferring Salary Continuance cover into legalsuper, the waiting period and benefit period that applies to my Transferred Cover (see Section 6 - 'Frequently asked questions') will also apply to any existing Salary Continuance cover I have with legalsuper at the date of transfer. This means that the waiting period or benefit period that applies to any existing Salary Continuance cover I hold in legalsuper may change if my application is accepted by OnePath Life.
- I authorise OnePath Life and any person appointed by OnePath Life to undertake appropriate enquiries and investigations to verify the answers I have provided. I further acknowledge that this authorisation enables OnePath Life to obtain from the Previous Fund and/or the previous Insurer my application for cover. I further authorise OnePath Life to investigate whether any premium loading(s), restriction(s) and exclusion(s) may have applied to my Previous Cover, and any other information that may be relevant to OnePath Life's consideration and assessment of this application.
- I agree to provide OnePath Life with access to the health and/or financial evidence I provided to my Previous Fund and their Insurer or retail insurer in an application for cover. By signing this declaration, I acknowledge and declare to OnePath Life that the disclosures and representations made in that application for cover to the Previous Fund and their Insurer or retail insurer are true and correct. I acknowledge that in making this declaration, any non-disclosure or misrepresentation to the Previous Fund or insurer may be acted upon by OnePath Life Ltd.
- I have read and understood the Privacy Statements of legalsuper and OnePath Life Ltd set out in Section 5 of this form, and consent to my personal information being collected and used in accordance with these statements. I understand that OnePath Life Limited may not be able to process my application without this consent.

Member's signature

Date (dd/mm/yyyy)

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5. Privacy Statement

In this section, 'we', 'us' and 'our' refers to OnePath Life and other members of the ANZ Group. 'You' and 'your' refers to policy owners and insured members.

We are committed to ensuring the confidentiality, security and privacy of your personal information. The OnePath Life Privacy Policy details how we manage your personal information and is available on request or may be downloaded from onepath.com.au.

We collect your personal information (including health information) to provide you with the products and services you request. Without your personal information, we may not be able to process your application or provide you with the products or services you require.

In order to manage and administer the products and services requested by you, we may need to disclose your personal information to certain third parties, including:

- other members of the ANZ Group, to the extent necessary to service our relationship with you and carry on business as a group
- doctors, medical services or other organisations providing services in the collection, collation or assessment of personal information (including health information) for the purpose of underwriting or assessing your application or assessing any claims
- reinsurance organisations for the purpose of underwriting your application and assessing claims
- organisations performing administration or compliance functions in relation to the products and services
- organisations maintaining our information technology systems and providing information technology services
- authorised financial institutions such as banks, credit unions and building societies, providing account details as a mechanism for providing payments or receipt of payments
- organisations undertaking compliance reviews of our financial advisers or reviews of the accuracy and completeness of our information
- organisations providing services such as mailing, printing or data verification
- a person who acts on your behalf (such as your financial adviser or your agent)
- the policy owner (where you are an insured member who is not the policy owner).

We will only disclose your personal information to these organisations to enable them to undertake specified management and administration services.

For life risk products, we collect health information with your consent. Your health information will only be disclosed to service providers, reinsurers or organisations providing medical or other services for the purpose of underwriting, assessing the application or assessing any claim. Your health information will not be disclosed by OnePath Life for any other purpose.

We may also disclose your personal information in circumstances where we are required to do so by law.

The *Family Law Act 1975* enables certain persons to request information about your interest in a superannuation fund. We may, if requested, be required to provide information about your interest in a superannuation fund to your spouse or a person who intends to enter into an agreement with you about splitting your superannuation interests in the event of separation of marriage. The request must be in a form prescribed by law. The law prevents us from telling you about any such request for information and from providing your address to a person requesting the information.

We will provide information relating to your financial product or investment to your financial adviser where you authorise them to receive such information on your behalf. You may change your financial adviser, appoint a financial adviser or decide that you do not want your financial adviser to access your information by notifying us in writing. Where you wish to authorise any other parties to receive information and/or undertake transactions, please notify us in writing.

6. Frequently asked questions

What are acceptable forms of proof of insurance cover referred to in Section 3(a)?

Acceptable forms of proof include:

- a recent member statement from your Previous Fund (or previous insurer); or
- your Insurance Schedule if the policy was issued to you; or
- a Certificate of Currency – this document provides proof of your insurance coverage on the date that the certificate is requested. It is only valid on the day in which it is issued, and represents information current at the time of the request. You can ask your Previous Fund to obtain a Certificate of Currency directly from that fund's insurer.

A Record of Contributions (ROCs) is not an acceptable form of proof of insurance cover. OnePath Life will not accept documentation that is more than 2 months older than today's date.

If your insurance cover has changed since the date your statement or Certificate of Currency was issued, you need to provide evidence of your current type and level of insurance.

What are the eligibility requirements that apply to insurance cover through legalsuper?

You are eligible to become an insured member in legalsuper if:

- you are an Australian citizen or holder of a valid visa which allows you to work in Australia
- you reside in Australia
- for Death or Death and TPD cover, you are aged between 11 and 69 years of age (both inclusive)
- you are not an excluded member, which means that you have not been paid a TPD benefit from any source, or if in the Personal division of legalsuper, engaged in an occupation which is uninsurable in legalsuper
- for Salary Continuance cover, you work at least 15 hour per week on a regular basis and are not employed on a casual basis.

Can I transfer part of my cover?

No. Partial transfers of cover are generally not allowed. For example, if you hold \$500,000 Death cover in the Previous Fund, you must transfer the entire \$500,000 into legalsuper. If you attempt to transfer a lesser amount, your application will not be approved. However, you may transfer the full amount of cover and then reduce your cover through legalsuper at any time.

Can I only transfer my insurance cover into legalsuper if I was previously underwritten (i.e. if I provided medical evidence)?

No. You can transfer cover into legalsuper even if you obtained it automatically through another superannuation fund.

How will my Transferred Cover be calculated?

For fixed Death or Death and TPD cover, the amount of cover remains the same irrespective of changes in your age, but the premium will increase on each birthday. Transferred Cover will be rounded up to the next highest multiple of \$10,000. For example, if you hold 2 units of cover or fixed-dollar cover equal to \$150,200, your Transferred Cover will be rounded up to \$160,000.

For unitised Death or Death and TPD cover, the insured benefit is based on a number of units, where one unit represents a set amount which generally depends on how old you are. Transferred Cover will be based on the number of units of cover, rounded up to the next whole unit. **Any increase in insurance due to rounding-up of units is provided on New Events terms, only covering claims arising from a sickness which first becomes apparent or an injury which first occurs on or after the date that cover is accepted by the insurer.**

Salary Continuance cover in legalsuper is unitised, where each unit represents a monthly benefit of \$100. It is also an indemnity benefit payment type, meaning that the insured amount payable in the event of your claim will be the lesser of:

- the insured monthly benefit; and
- 85% of your pre-disability salary (of this amount a maximum of 10% of pre-disability salary is paid as superannuation to your legalsuper account).

What happens to my existing cover with legalsuper?

Generally, your transferred Death and/or TPD cover will be added to any current Death and/or TPD cover (including automatic and voluntary cover) with legalsuper, subject to the maximum levels of cover.

For transferring Salary Continuance cover, you will be insured for the monthly benefit held with the Previous Fund subject to the maximum

level of cover. Premiums may vary – please refer to legalsuper's PDS for maximum levels of cover and premium rates. In legalsuper, you cannot insure more than 85% of your pre-disability salary (of this amount 10% of your pre-disability salary is paid as superannuation to your legalsuper account).

What if special conditions apply to my Previous Cover?

Any limitation, restriction or loading that applied to your cover in the Previous Fund or under the former policy will continue to apply to your Transferred Cover in legalsuper. For example, if your Disability cover in the Previous Fund had a back exclusion, that back exclusion will apply to your Transferred Cover in legalsuper.

What waiting period and benefit period will apply to my Salary Continuance cover?

The waiting period and benefit period will be matched as best as possible to the same relevant period applicable to your Previous Cover and will replace the relevant period which currently applies to any existing Salary Continuance cover in legalsuper. If the waiting period or benefit period is not available, the next lowest period will be provided.

When you transfer Salary Continuance cover to legalsuper, the waiting period that applies to your Salary Continuance cover will be:

- 30 days, if it was 30 days or less with the Previous Fund;
- 60 days, if it was between 31 and 60 days (inclusive) with the Previous Fund;
- 90 days, if it was between 61 and 90 days (inclusive) with your Previous Fund;

If the waiting period applicable to your Previous Cover is more than 90 days, you cannot transfer Salary Continuance cover into legalsuper.

The benefit period will be:

- 2 years, if the benefit period that applied to your Previous Cover was at least 2 years but less than 'to age 60';
- 'to age 60', if the benefit period that applied to your Previous Cover was at least 'to age 60' but less than 'to age 65';
- 'to age 65', if the benefit period that applied to your Previous Cover was 'to age 65' or older.

Is there a maximum amount of cover I can transfer using this form?

Yes. You can transfer up to \$1,000,000 of Death or Death and TPD cover and/or Salary Continuance cover with a monthly benefit of up to \$20,000.

What if I want to transfer more than the above maximum amounts of cover?

It is recommended that you contact legalsuper prior to submitting your application form, because your application may be given individual consideration.

When will my Transferred Cover commence?

From the date your insurance application is accepted by OnePath Life.

Will my Transferred Cover be on the same terms as my Previous Cover?

No. If your application to transfer insurance cover into legalsuper is approved, the insurance cover will be subject to the terms and conditions of OnePath's policies issued to the Trustee of legalsuper. If you are unsure about what this means for your Transferred Cover, it is recommended that you obtain financial advice before applying to transfer your insurance cover.

CHECKLIST

- | | | | | |
|---|--------------------------|-----|--------------------------|----|
| I have completed all sections of the <i>Insurance roll-in form</i> | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| I have signed the Declaration of the <i>Insurance Roll-in form</i> | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| I have attached proof of my Previous Cover confirming the type and level of cover | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| I have attached proof of the terms which apply to my Previous Cover (if applicable) | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |

If you have checked YES to each box, please send the form and supporting documents to:

legalsuper, Locked Bag 5081, Parramatta NSW 2124