

Insurance Choice Form

For Super members previously
with Christian Super



Use this form if you were previously
a Christian Super member.

Send your completed form to:

Australian Ethical Super, Locked Bag 5073
Parramatta NSW 2124

Email: members@australianethical.com.au

About this form:

- MetLife will be treating this contract as a 'consumer insurance contract'.
- Please answer all the questions accurately and provide additional information wherever requested.
- The person to be insured must complete this application and initial any changes.
- As part of the overall assessment process MetLife will contact you if further information is required.

Important notes

Please complete this form if you want to:

- cancel your existing cover or opt-out of insurance before it starts automatically
- reduce your current Death and Total and Permanent Disablement (TPD) Cover
- reduce your current Income Protection Cover
- increase your waiting period under your current Income Protection Cover
- reduce your benefit period under your current Income Protection Cover
- apply for additional Death and Total and Permanent Disablement Cover under Life Events Cover
- change your occupation classification

Certain eligibility conditions apply if you are changing your existing Death, Death and TPD or Income Protection insurance cover. For details of these conditions and other information, please refer to the **Insurance Guide** Ex-Christian Super members available from our website. Insurance is provided by MetLife Insurance Limited ("MetLife" or the "Insurer") (ABN 75 004 274 882, AFSL 238096).

Default Cover which is made up of Death, TPD and Income Protection Cover which is provided as unitised cover, is automatically provided to you when you are aged 25 or over (but under 67) and have had an account balance of \$6,000 and receive a mandatory employer contribution. If you are under age 25 and/or have an account balance less than \$6,000 account balance and you wish to opt-in for Default Cover (provided this is the first time you receive Default Cover), you will need to complete the **Insurance Opt-in Form** available from our website.

If you're applying to increase Life Events Cover, or applying for new cover, you will need to complete the **Insurance Application Form** available from our website.

Position details

Position title

Position duties

Section 3: Cancel your cover

I wish to cancel the following existing insurance cover that I have:

Death Total and Permanent Disablement Income Protection

❗ Please note that you cannot have standalone Total and Permanent Disablement (TPD) Cover under Australian Ethical Super, which means that if you wish to keep your TPD Cover, you also need to keep your Death Cover.

OR

Opt-out of Default Death and Total and Permanent Disablement Cover before it starts automatically

❗ Please note that by selecting this option, you have opted out of receiving Default Death and TPD Cover once you meet the eligibility criteria (aged 25 and under 65 and have reached \$6,000 in your super account).

OR

Opt-out of Default Income Protection Cover before it starts automatically

❗ Please note that by selecting this option, you have opted out of receiving Default Income Protection Cover once you meet the eligibility criteria (aged 25 and under 65 and have reached \$6,000 in your super account).

There are a few things to be aware of when cancelling your cover:

- you won't be eligible to lodge an insurance claim once your cover is cancelled.
- we will cease deducting premiums from your superannuation account the date your cover is cancelled.
- should you wish to apply for insurance cover at a later date after your cover is cancelled, you will be required to provide additional information which is subject to the acceptance by the Insurer.
- If you choose to have cover in the future, it will be subject to a health assessment and acceptance by the insurer. You may not be able to get cover at all or it may be subject to exclusions or loadings for certain conditions.

Section 4: Switching Unitised Death and TPD Fixed Cover

Complete this section if you want to fix or convert to unitised Death and Total and Permanent Disablement Cover

There are a few things about Fixed Cover you should be aware of:

- you are aged between 30 and 59
- Total and Permanent Disablement Cover cannot be higher than Death Cover
- the amount of cover you hold will stay the same and won't reduce as you get older, however your Total and Permanent Disablement Cover will start to reduce each year from age 61 until it is reduced to 0 upon reaching age 70
- any restrictions that applied to your previous cover will continue to apply to your new Fixed Cover

I want to convert my Unitised Cover to Fixed Cover

I want to convert my Fixed Cover to Unitised Cover

❗ Refer to the [Insurance Guide](#) for Ex-Christian Super members for further information.

If you need to increase your level of cover in the future, you will be required to complete a series of health questions, which is subject to the insurer's approval.

Section 5: Reduce Death and Total Permanent Disablement Cover

Unitised Cover

Default Death Cover

units

Default TPD Cover:

units

Fixed Cover

You can reduce your current Death and Total and Permanent Disablement Cover by entering the amount of cover you require below:

Death Cover:

TPD Cover:

Your Total and Permanent Disablement Cover cannot exceed the Death Cover amount.

- !** If you need to increase your level of cover in the future, you will be required to complete the [Insurance Application Form](#), which is subject to the insurer's approval.

Section 6: Reduce Income Protection Cover

You can reduce your current Income Protection Cover by entering the number of units you require below:

Income Protection Cover:

units

You can increase your waiting period on your current Income Protection Cover by nominating the waiting period you require below:

60 days

90 days

You can reduce your benefit period your current Income Protection Cover by nominating the benefit period you require below:

2 years

5 years

You can only **increase** your waiting period or **reduce** your benefit period using this form.

If you wish to reduce your waiting period or increase your benefit period, you will need to apply using the [Insurance Application Form](#) available from our website.

Section 7: Life Events Cover

Complete this section to apply for Death and Total and Permanent Disablement Cover upon the occurrence of one of the following life events:

- getting married or divorced
- birth or adoption of first child
- first mortgage over \$100,000
- death of a spouse
- first child commences private school
- a new business loan or increase in an existing business loan over \$100,000

You can apply for Life Events Cover within 90 days of the occurrence of the life event.

You'll need to complete Steps 1 to 3 of this section and satisfy the eligibility check, as well as provide documentation with this form to confirm the life event has occurred.

You can apply for a Life Events Cover once in any 12 month period if you meet the eligibility conditions and haven't increased your cover under a Life Events Cover more than three times before.

Step 1: Eligibility check

- a. Have you ever claimed, or are you considering claiming, any sickness, accident, disability or life insurance benefits, worker's compensation, or any other benefits for illness or injury? Yes No
- b. Have you been diagnosed with an illness that, in the opinion of a medical professional, reduces your life expectancy to less than 24 months? Yes No
- c. Has an application for Life, Trauma, Total & Permanent Disability (TPD), Income Protection (IP) or Disability Insurance on your life ever been declined or deferred? Yes No

- !** Note: If you answer "Yes" to any of the above questions, you are not eligible to increase your cover under Life Events Cover. You can apply for additional cover by completing the [Insurance Application Form](#) available from our website.

Step 2: Details of Life Event

Select the specific life event you are applying under to increase your cover

LIFE EVENT	DOCUMENTATION REQUIREMENTS
<input type="checkbox"/> Marriage or Divorce	Copy of the marriage certificate which must be recognised as valid under the <i>Marriage Act 1961</i> (Cth) or a copy of the divorce order
<input type="checkbox"/> Birth or adoption of first child	A copy of the child's birth certificate or adoption certificate with you appearing as the parent
<input type="checkbox"/> Death of a spouse	A copy of the death certificate
<input type="checkbox"/> Taking out a new mortgage on a newly purchased property or parcel of land where you intend to reside immediately after purchase or immediately after building a house on the land	A copy of all of the following: <ul style="list-style-type: none"> statement of the loan; and stamped front page of the contract of sale; and statutory declaration confirming the purchased property will be the insured member's primary residence
<input type="checkbox"/> First child commences private school	A copy of the acceptance from the private school which you have enrolled your child/children to.
<input type="checkbox"/> A new business loan or increase in an existing business loan over \$100,000	A copy of a statement of loan

Date of event

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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The application, plus the evidence in the table above, must be received within 90 days of the event. Please note, additional eligibility criteria apply. For further information on Life Events Cover, contact us by phone or email.

Step 3: Cover required

I wish to apply for:

- additional 1 unit of the same type of cover or the value of 1 unit if fixed cover is held

Section 8: Information from the Insurer (MetLife) – The duty to take reasonable care not to make a misrepresentation

When you apply for life insurance, we will ask you a number of questions. Our questions will be clear and specific. They will be about things such as your health and medical history, occupation, income, lifestyle, pastimes, and other insurance. The answers given in response to our questions are very important. We use them to decide if we can provide cover to you and, if we can, the terms of the cover and the premium we will charge.

- !** Care must be taken to answer all questions we ask as part of your insurance application honestly and accurately. Otherwise, you may not be able to rely on your insurance when it's needed the most.

The duty to take reasonable care

When applying for insurance, there is a duty to take reasonable care not to make a misrepresentation. A misrepresentation could be made if an answer is given that is false, only partially true, or that does not fairly reflect the truth. This means when answering our questions, you should respond fully, honestly and accurately. The duty to take reasonable care not to make a misrepresentation applies any time you answer our questions as part of an initial application for insurance, an application to extend or make changes to existing insurance, or an application to reinstate insurance. You are responsible for all answers given, even if someone assists you with your application. We may later investigate the answers given in your application, including at the time of a claim.

Consequences of not complying with the duty

If there is a failure to comply with the duty to take reasonable care not to make a misrepresentation, it can have serious consequences for your insurance, such as those explained below:

Potential consequences	Additional explanation	Impact on claims
Your cover being avoided	This means your cover will be treated as if it never existed	Any claim that has been made will not be payable
The amount of your cover being changed	Your cover level could be reduced	If a claim has been made, a lower benefit may be payable
The terms of your cover being changed	We could, for example, add an exclusion to your cover meaning claims for certain events will not be payable	If a claim has been made for an event that is now excluded, it will not be payable

If we believe there has been a breach of the duty to take reasonable care not to make a misrepresentation, we will let you know our reasons and the information we rely on and give you an opportunity to provide an explanation. In determining if there has been a breach of the duty, we will consider all relevant circumstances. The rights we have if there has been a failure to comply with the duty will depend on factors such as what we would have done had a misrepresentation not been made during your application process and whether or not the misrepresentation was fraudulently made. If we decide to take some action on your cover, we will advise you of our decision and the process to have this reviewed or make a complaint if you disagree with our decision.

Guidance for answering our questions

When answering our questions, please:

- Think carefully about each question before you answer. If you are unsure of the meaning of any question, please ask us before you respond.
- Answer every question that we ask you.
- Do not assume that we will contact your doctor for any medical information.
- Answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it or check with us.
- Review your application carefully. If someone else helped prepare your application (for example, your adviser), please check every answer (and make corrections if needed) before the application is submitted.

Other important information

Your application for cover will be treated as if you are applying for an individual 'consumer insurance contract'. For this reason, the duty to take reasonable care not to make a misrepresentation applies. Before your cover starts, we may ask about any changes that mean you would now answer our 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 after the cover starts, you think you may not have met your duty, please contact us immediately and we'll let you know whether it has any impact on the cover.

It's important that you understand this information and the questions we ask, so if you have any queries please contact the fund on 1800 021 227.

Section 9: Declaration

- I have read and understand the Duty to take reasonable care on pages 5 and 6 and understand that this duty applies any time I answer MetLife's questions as part of an application for insurance.
- I declare the answers to the questions are true, complete and accurate, and I have not deliberately withheld any information relevant to this application.
- I agree to be bound by the terms and conditions set out in the MetLife Group Insurance Policy.
- I have read and understood the Privacy Disclosure Statement entitled 'Privacy - Use and Disclosure of personal information' on page 2 of this form. I consent to the collection, use and disclosure of my personal (including sensitive) information in accordance with the terms of the Privacy Disclosure Statement.
- I understand that cover under a policy does not begin until acceptance by the insurer, of which I will be notified in writing.
- Where applicable, any existing cover that is subject to special terms, such as loadings and/or exclusions, will remain applicable to the relevant portion of that cover.
- I have read the insurance section of the current Product Disclosure Statement.
- Agree to be bound by the terms and conditions set out in the **Insurance Guide** Ex-Christian Super members available on the Australian Ethical website.
- I understand that if my superannuation account has not received any contributions or other amounts for a continuous period of 16 months (inactive account), superannuation legislation will prohibit Australian Ethical Superannuation from providing me with insurance cover unless I make a valid election.
- I understand Australian Ethical Superannuation will not be permitted to provide Default insurance cover from 1 April 2020, if my superannuation account has not had a minimum balance of at least \$6,000 after 1 November 2019 (low balance) and/or I am under 25 years of age, unless I make an election.
- If my application is accepted, I direct Australian Ethical Superannuation to accept this application as an election to be provided with insurance cover even if my account is an inactive account.
- I understand this election will apply to all insurance cover through my account, including any cover for Death, Total and Permanent Disablement and Income Protection that I already hold in my account and that I am applying for by this application.
- I also understand that I can, at any future time, decrease or cancel my insurance cover by contacting Australian Ethical Superannuation.
- I understand that if I cancel my Default Cover, I won't be eligible to receive Default Cover in the Future.

