

Change your individual work rating

A work rating classifies the usual activities of your job into one of three ratings: Blue Collar, White Collar or Professional. Your individual work rating is one of the factors that determines how much you pay for your insurance cover.



As an AustralianSuper Select member, you have both an **individual** work rating and a **category** work rating. **Your individual work rating is our default work rating, Blue Collar, which is the most expensive (unless you've already applied to change it).** Your category work rating is arranged by your employer.

If your category and individual work ratings are different, we'll apply the work rating that's less expensive to calculate the cost of your cover. So while you're with your AustralianSuper Select employer, you may be able to pay less for your cover if your individual work rating is less expensive than your category work rating. If you leave your AustralianSuper Select employer, the cost of your cover will be based on your age, level of cover and individual work rating.

Read the AustralianSuper Select booklet for your employer and the *Insurance in your super* guide for AustralianSuper Select members for more information about work ratings at australiansuper.com/select

AustralianSuper insurance is provided by TAL Life Limited (the Insurer), ABN 70 050 109 450, AFSL 237848.

Please complete in pen using CAPITAL letters and print (X) to mark boxes where applicable. Read the Privacy Collection Statement below to see how AustralianSuper uses your personal information.

You may be eligible to pay less for your cover if you apply, and are accepted for, a White Collar or Professional individual work rating. Complete all parts of this form to apply to change your individual work rating.

1 Your personal details

Last name		Mr	Mrs	Ms	Miss	Dr
<input type="text"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
First name/s						
<input type="text"/>						
Date of birth		Member number		Male	Female	
<input type="text"/>		<input type="text"/>		<input type="checkbox"/>	<input type="checkbox"/>	
Street address						
<input type="text"/>						
Suburb		State	Postcode			
<input type="text"/>		<input type="text"/>	<input type="text"/>			
Postal address (if different)						
<input type="text"/>						
Suburb		State	Postcode			
<input type="text"/>		<input type="text"/>	<input type="text"/>			
Telephone (business hours)		Telephone (after hours)		Mobile		
<input type="text"/>		<input type="text"/>		<input type="text"/>		
Email						
<input type="text"/>						

If I provide my email address and/or phone number, I'm consenting to AustralianSuper communicating with me via email, my online account, mobile app and phone as appropriate. I understand I can change my communication preferences through my online account or by calling **1300 300 273**.

Job title/occupation

We collect your occupation details to improve our products and services.

Privacy Collection Statement

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AustralianSuper Pty Ltd (ABN 94 006 457 987) of GPO Box 1901, Melbourne, Victoria, 3001, collects your personal information (PI) to operate, and administer your super account (including insurance) or retirement income account, improve our products and services and keep you informed. If we can't collect your PI we may not be able to perform these services. PI is collected from you but sometimes from third parties like your employer and your financial adviser (if applicable). We will only share your PI where necessary to perform our activities with our administrator (Australian Administration Services Pty Ltd, Link Group), service providers, as required by law or court/tribunal order, or with your permission. Your PI may be accessed overseas by some of our service providers and, where applicable to your circumstances, by third-party service providers of your financial adviser. Our Privacy Policy details how to access and change your PI, as well as our privacy complaints process. For complete details go to australiansuper.com/privacy or call us on **1300 300 273**.

2 Duty to take reasonable care

The duty to take reasonable care

When you apply for insurance, you are treated as if you are applying for cover under an individual consumer insurance contract. A person who applies for cover under a consumer insurance contract has 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 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. Under the Insurance Contracts Act 1984 (Cth) there are a number of different remedies that may be available to the Insurer. They are intended to put the Insurer in the position it would have been in if the duty had been met. For example, the Insurer may:

- avoid the cover (treat it as if it never existed);
- vary the amount of the cover; or
- vary the terms of the cover.

Whether the Insurer can exercise one of these remedies depends on a number of factors, including:

- whether reasonable care was taken not to make a misrepresentation. This depends on all of the relevant circumstances;
- what the Insurer would have done if the duty had been met – for example, whether it would have offered cover, and if so, on what terms;
- whether the misrepresentation was fraudulent; and
- in some cases, how long it has been since the cover started.

Before any of these remedies are exercised, the Insurer will explain the reasons for its decision, how to respond and provide further information, and what you can do if you disagree.

Guidance for answering the questions in this form

You are responsible for the information provided to the Insurer. When answering 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.
- 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.

Please note that there may be circumstances where the Insurer later investigates whether the information given to it was true. For example, it may do this when a claim is made.

Changes before your cover starts

Before your cover starts, the Insurer may ask you whether the information that has been given as part of your application for insurance remains accurate or whether there has been a change to any of your circumstances. As any changes might require further assessment or investigation, it could save time if you let us or the Insurer know about any changes when they happen.

If you need help

It's important that you understand your obligations and the questions that are being asked. Please contact us for help if you have difficulty understanding the process of obtaining insurance or answering any questions.

Please also let us know if you're having difficulty due to a disability, understanding English or for any other reason – we're here to help and can provide additional support.

3 Eligibility for White Collar or Professional individual work rating

Complete the questions below.

1. Are the usual activities of your main job 'white collar'?

Yes ☐ No ☐

 - you spend more than 80% of your job doing clerical or administrative activities in an office-based environment, or
 - you're a professional using your university qualification in a job that has no unusual work hazards (some examples of unusual work hazards include: working underground, working underwater, working at heights or working in the air).
2. Do you earn \$100,000 or more a year (excluding Superannuation Guarantee (SG) contributions) from your job(s)?
This amount is pro rata for part-time employment (for example, if you work part-time 4 days a week and earn \$96,000 a year, your pro rata/full time equivalent is \$120,000).

Yes ☐ No ☐
3. Do you have a university qualification?

Yes ☐ No ☐
4. Do you have a management role in your company?

Yes ☐ No ☐

If your application for a White Collar or Professional work rating is accepted by the Insurer, we'll confirm your new individual work rating and the cost of your cover in writing.

4 Declaration and acknowledgement

This section must be completed in all circumstances.

I declare that:

- I've read and understood the Duty to take reasonable care. The answers I've provided, together with any special conditions will form the basis of the Insurer's decision.
- I'm aware that a document that outlines the target market each AustralianSuper product is designed for is available at australiansuper.com/tmd
- I've read and understood the *AustralianSuper Select Product Disclosure Statement*, the AustralianSuper Select booklet for my employer and the *Insurance in your super* guide for AustralianSuper Select members at australiansuper.com/select and understand that the additional information referred to in the booklet and guide is also part of the Product Disclosure Statement.
- I'm aware that the Trust Deed and Rules governing AustralianSuper (including the rights and obligations of members) are available at australiansuper.com/TrustDeed
- I've read the Privacy Collection Statement on page 1 and I understand how AustralianSuper will use my personal information.
- If I've provided my email address and/or phone number, I consent to AustralianSuper sending me information about my account, AustralianSuper's products and services and marketing communications, including third-party products and services, via email, my online account, SMS, mobile app or phone, as appropriate and in accordance with AustralianSuper's Privacy Policy and my existing communication preferences. I understand I can change my communication preferences at any time by calling AustralianSuper on **1300 300 273** or through the *Communication preferences* section of my online account.

I acknowledge that:

- My eligibility to claim for benefits will be determined by the Insurer in line with AustralianSuper's insurance policy terms and conditions.
- Insurance cover will only be provided in line with the insurance policy terms and conditions as agreed between AustralianSuper and the Insurer. Those terms and conditions may change from time to time and AustralianSuper will notify me of those changes where required by law.
- Any change to my individual work rating and cost of cover will only start from the date this form is accepted by the Insurer.
- A photocopy of this authorisation is as valid as the original.

Sign here



Date _____

D	D	M	M	Y	Y	Y	Y
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Print full name

[illegible]

A summary of AustralianSuper's Privacy Collection Statement on page 1. Our Privacy Collection Statement and Privacy Policy may change from time to time. The latest versions will be available online at australiansuper.com/CollectionStatement and australiansuper.com/privacy



For information on the Insurer's privacy and information handling practices, read their Privacy Policy Statement at tal.com.au or call 1300 302 961 for a copy.

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