

As a new member who has just joined Bendigo SmartStart Super (the Plan), you may be eligible for a 'Special Offer' to apply to increase your Standard Default Cover (as defined in the Bendigo SmartStart Super Insurance Guide) from 4 units up to a maximum of 6 units. The insurance cover in the Plan is provided by TAL Life Limited ABN 70 050 109 450 (TAL), and this Special Offer is subject to acceptance by TAL.

To take advantage of this Special Offer please complete this form and return it to us within 90 days from the date you joined the Plan. Increased cover will commence upon the date that TAL accepts your Special Offer application.

To assist you in completing this application you should refer to the current Bendigo SmartStart Super Insurance Guide (Guide) which is available on our website at www.sandhursttrustee.com.au/SmartStart. *Italicised* terms in this form have the same meaning as the terms defined in the Glossary of terms contained in the Guide.

Please note that conditions apply to this Special Offer as follows:

Personal division – If you are a Personal division member a five year *Pre-Existing Condition (PEC)* exclusion will apply to the increased portion of cover from the date the increased cover commences after which you must be in *Active Employment* for 10 consecutive working days in order for the *PEC* exclusion to cease.

Employer-sponsored division – If you are an Employer-sponsored division member in *Active Employment* the increased portion of cover will be subject to the same conditions, exclusions, restrictions or loadings that apply to your existing Standard Default Cover until they expire. If you are not in *Active Employment* on the date the increased cover commences a 12 month *PEC* exclusion will apply to the increased portion of cover from the date the increased cover commences after which you must be in *Active Employment* for 10 consecutive working days in order for the *PEC* exclusion to cease.

Section 1: Your Duty of Disclosure

Your Duty of Disclosure to the trustee, Sandhurst Trustees Ltd (Sandhurst) ABN 16 004 030 737 AFSL 237906, and the insurer, TAL Life Limited 70 050 109 450 AFSL 237848 (TAL) is set out below.

Under the Insurance Contracts Act 1984 (Cth), when you enter into a contract of life insurance with an insurer, you have a duty 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 the insurance and, if so, on what terms.

You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of life insurance. Your duty however does not require disclosure of a matter:

- that diminishes the risk to be undertaken by the insurer;
- that is of common knowledge;
- that your insurer knows or, in the ordinary course of his business, ought to know;
- that is waived by the insurer.

If the information you have provided to us is inaccurate or incomplete, this may be treated as a misrepresentation.

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

An insurer who is entitled to avoid all or part of the 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;
- and/or not made a misrepresentation.

Section 2: Life Insured Details

Bendigo SmartStart Super Member Number

Title Gender Female Male

Surname

Given name(s)

Date of birth / / (dd/mm/yyyy)

Postal Address

Town/Suburb State Postcode

Your preferred contact number

Your preferred contact time (business hours)

Section 3: Select your units

Select the total number of units you wish to apply for:

Death Only

5 units

6 units

Death and Total & Permanent Disablement (Death and TPD)

5 units

6 units

To work out the amount of cover per unit you are entitled to, please refer to 'The Cost of your Insurance and Benefits Payable' section in the current Bendigo SmartStart Insurance Guide available at www.sandhursttrustees.com.au/PDS/SmartStart

Section 4: Eligibility Questions

Note: If you tick yes to any of the questions below, you are not eligible for this Special Offer under the Plan. However, you can still apply for additional insurance cover by completing an Application for Insurance (including the Personal Health Statement) available on the Plan's website www.sandhursttrustees.com.au/Superforms

1. Please answer one of the following three questions (a) – (c) which applies to your employment status.

a) For an employed person:

(i) Are you, due to illness, accident or injury, currently absent from work, or restricted from or incapable of fully performing, all the duties and work hours of your usual occupation on a full-time basis (for at least 30 hours per week) even though your actual employment may be full-time, part-time or casual?

Yes No

(ii) Have you been absent from work, due to any illness, accident or injury (excluding the flu or cold) for a total of seven or more days in the last 12 months prior to the date of the application?

Yes No

b) For an unemployed person whose sole occupation is NOT the performance of unpaid Domestic Duties (as defined in the current Bendigo SmartStart Super Insurance Guide):

(i) Are you, due to illness, accident or injury, currently incapable of fully performing all the duties and work hours of your usual occupation on a full-time basis (for at least 30 hours per week) without any limitation?

Yes No

(ii) Have you had an illness, accident or injury (excluding the flu or cold) that meant you were incapable of fully performing all the duties and work hours of your usual occupation for a total of seven or more days in the 12 months prior to the date of the application?

Yes No

c) For an unemployed person whose sole occupation is the performance of unpaid Domestic Duties:

(i) Are you, due to illness, accident or injury, currently incapable of fully performing all of your Domestic Duties without any limitation?

Yes No

(ii) Have you had an illness, accident or injury (excluding the flu or cold) that meant you were incapable of fully performing all the duties and work hours of your Domestic Duties for a total of seven or more days in the 12 months prior to the date of the application?

Yes No

2. Have you been diagnosed with, or do you suffer from, an illness that may cause permanent inability to work or reduces or likely to reduce your life expectancy to less than 12 months from the date of this application?

Yes No

3. Have you ever had an application for death, death and total and permanent disablement or income protection cover declined / deferred or accepted and / or offered with any alternative terms, a premium loading, limitation or exclusion added for insurance including but not limited to pre-existing condition exclusions, or restrictions in regards to medical or other conditions?

Yes No

4. Have you ever been paid or eligible to be paid, have you ever lodged a claim, or are you entitled to lodge or in the process of lodging a claim, for any illness or injury through a Superannuation Fund, Workers' Compensation, other Government benefits (such as sickness benefit, invalid pension) or any insurance policy providing total and permanent disablement, terminal illness or income protection, or, accident or sickness cover?

Yes No

Section 5: Privacy Statement

Your Privacy

Sandhurst

Sandhurst collects, uses, and discloses your personal information (including health and sensitive information) on behalf of TAL so that TAL may assess, verify and process your application and any claim made. If the information requested is not provided, your application for insurance or any insurance claim may not be processed.

Sandhurst and its agents may collect or disclose information relating to you or your application or any claim you may make to TAL, financial advisers, reinsurers, superannuation trustees, past or present medical practitioners, health professionals, hospitals, government department(s) which retain health records or as part of our regulatory requirements, personal accountants, current or former employers, lawyers or claim investigators and other third party service providers.

Some of the organisations we disclose your personal information to may be located overseas. Where an organisation is located overseas we will either take reasonable steps to ensure that it complies with Australian privacy laws or we will seek your consent to the disclosure.

In most cases you can gain access to and seek correction of your personal information. Should you wish to do so, or if you have any queries about your information, please contact us on 1800 033 426.

If you have provided Sandhurst with information about another person, you undertake to advise them that:

- Sandhurst collects holds and uses the personal information for the purposes set out in this privacy statement
- their personal information may be disclosed to a third party
- they may access or correct any personal information held about them.

You should read Sandhurst's privacy policy which contains information about how you can gain access to and seek correction of your personal information, how you can complain about a breach of the privacy laws by Sandhurst and how Sandhurst will deal with a complaint. Sandhurst's privacy policy is available at www.sandhursttrustees.com.au or by telephoning 1800 033 426.

TAL

As the insurer, TAL is bound by obligations imposed by current privacy laws including the Australian Privacy Principles. The way in which TAL, as insurer, collects, uses, secures and discloses your personal information is set out in the TAL Privacy Policy available at www.tal.com.au/Privacy-Policy or free of charge on request to TAL using the contact details below.

GPO Box 5380
Sydney NSW 2001
Telephone: 1300 209 088
Fax: 1800 300 072
Email: customerservice@tal.com.au

If you want to know more about TAL's approach to privacy you can contact TAL's Privacy Officer. In addition, the website of the Office of the Australian Information Commissioner at www.oaic.gov.au also contains a great deal of useful information about privacy matters, although TAL is not responsible for the content on that website.

TAL may collect, use or disclose your personal and sensitive information to assess, verify and process an insurance policy application or to process a claim.

Your information may be collected from or disclosed to other entities under current privacy legislation and these may include medical practitioners, health professionals, employers, superannuation trustees and their administrators where relevant, reinsurers, accountants, lawyers and Government departments where authorised or required by law.

Section 6: Declaration and signature

I confirm that the above statements are true and correct, and agree to abide by these requirements.

Yes No

- I acknowledge that I have read the current Bendigo SmartStart Super Product Disclosure Statement (PDS) and the current Bendigo SmartStart Super Insurance Guide.
- I acknowledge and agree that the information contained in the PDS is only a summary of the main terms and conditions of the insurance offered under the Plan and I agree that I can access the full terms and conditions governing the insurance arrangements by contacting Sandhurst's Client Services Team on 1800 033 426
- I acknowledge that I have read the notice explaining my duty of disclosure in Section 4 above and understand that this duty also applies until formal notification of acceptance.
- I have read and checked any answers not completed in my handwriting and to the best of my knowledge and belief all the answers to the questions in this application and any supplementary application or personal statement which relate to me are true and correct and no information material to the assessment of this insurance has been withheld.
- I authorise and direct any medical or other practitioner to divulge at any time to TAL, Sandhurst, or any lawfully constituted tribunal any and all information concerning this application, including but not limited to my state of health and medical history, acquired in the course of professional attendance or consultation. A photocopy of this authority is as effective and valid as the original. To this extent, all professional confidence and privilege is waived.
- I have read the Privacy Statement in Section 5 of this application, and consent to my personal information (including health and sensitive information) being collected, used or disclosed by Sandhurst or TAL or its external service providers / contractors as contemplated in this form, including collecting it from, or disclosing it to, any medical practitioner or third party as required to assess, verify or process my application or any claim I may make. This consent applies to any health and sensitive information Sandhurst or TAL collects on this form or future forms in relation to this insurance.

Signature

Date

 / /

Please sign and return this form to:

Bendigo SmartStart Super

GPO Box 264

Melbourne VIC 3001

Client Services Team: 1800 033 426