

Request to Increase Insurance – Life Event

Use this form to apply to increase your insurance cover when a specific life event has occurred. You can apply for one life event increase per calendar year and up to four times in total. Print clearly in BLOCK LETTERS.

1. Personal details

! If you would like more details about how we collect, use and disclose your personal information, you can access the Trustee's privacy policy at nationwidesuper.com.au/privacy or call us on 1800 025 241.

a. Title (please select)
 Mr Mrs Miss Ms Dr Other >

b. Surname

c. First name(s)

d. Date of birth (DD MM YYYY)

e. Member number

f. Address

 State Postcode

g. Work telephone

h. Home telephone

i. Mobile telephone¹

j. Primary/personal email address² (Give us your email address to receive all future communications electronically.)

 Secondary/work email address²

k. Employer name

N088 11/18

¹ We may SMS you from time to time.

² By providing your email address, you are advising us that online communication is your preferred method of communication. Going forward, we will email you with information and also advise when a communication has been added to your online account. We will issue paper communications rarely or where your email address no longer works. You can change your preferred method of communication at any time by calling us or logging in to your online account at nationwidesuper.com.au

2. Life event

Please provide details of the life event under which you are applying to increase your insurance cover:

- Marriage or commencement of a de facto relationship
- Birth or adoption of a child
- Taking out or increasing your home mortgage
- Completion of an undergraduate degree
- Death of a spouse
- Divorce or termination of a de facto relationship
- Becoming a carer of a family member
- Child commencing primary or secondary school
- Salary increase of at least 15%

Date of life event (DD MM YYYY) The life event must have occurred within the last 14 months.

Please attach evidence of this life event – see **Important Information** for a list of documents required.

3. Increase amount requested

Select the amount of extra cover you are requesting:

Death cover: 1 unit or 2 units

Total and Permanent Disablement (TPD) cover: 1 unit or 2 units

If you hold fixed cover, the amount of extra cover provided will be the equivalent amount of cover rounded down to the nearest \$10,000. Please refer to the Insurance, Fees and Costs Guide available at nationwidesuper.com.au or by contacting us, for unit values.

4. Eligibility questions

Please answer the following question:

- a. At the date of this application are you able to carry out the usual duties of your current and normal occupation on a full-time basis without restriction from injury or illness (even if you are not currently working on a full-time basis)?

Full-time basis means 30 hours per week.

Yes No

If you answered 'no' to the above question, you will be provided with Limited Cover for any increase in your insurance benefits. Limited Cover will continue until you return to Active Employment. Please refer to the Insurance, Fees and Costs Guide for full details.

5. Declaration and signature

By signing this form I am making the following statements:

- I have fully read and understood this form including the Important Information.
- I have read Nationwide Super's Product Disclosure Statement (PDS) and Insurance, Fees and Costs Guide.
- I declare that the answers to the questions in this application are true and correct.
- I have read and understood the Duty of Disclosure on page 4 and I have not withheld any information that may affect the insurer's decision as to whether or not to accept my application for cover.
- I consent to my personal information being collected and used in accordance with CommInsure's Privacy Policy.
- I understand that insurance cover will not commence until I am notified of acceptance by Nationwide Super.
- I agree to the deduction of the additional premium applicable for this increased level of insurance cover.

Signature

Date (DD MM YYYY)

6. Important information

Providing evidence of life event

The below table shows the required documentation you need to attach to this request:

Life event	Certified^ Documentation Required
Marriage	Marriage certificate
Commencement of a de facto relationship	Statutory Declaration confirming that you have commenced a de facto relationship
Birth of a child	Birth certificate
Adoption of a child	Order effecting an adoption or an entry in an official public record of the adoption of the child
New mortgage	Written confirmation of the new mortgage from the mortgage provider and a Statutory Declaration confirming the mortgage is on a property that is or will be your primary place of residence
Increase to mortgage	Written confirmation of the increase or a loan statement from the mortgage provider and a Statutory Declaration confirming the mortgage is on a property that is or will be your primary place of residence
Completion of an Undergraduate degree	Degree or academic transcript issued by the university
Death of a spouse	Death certificate
Divorce	Decree Nisi, Decree Absolute or a Statutory Declaration confirming the marriage has dissolved, including the date of dissolution
Termination of a de facto relationship	Statutory Declaration confirming that your de factor relationship has terminated
Becoming a carer of a family member	Statutory Declaration confirming that you are in receipt of a Carer's Allowance from Centrelink
Child commencing primary or secondary school	A letter from the school confirming your child's enrolment in school
Salary increase of at least 15%	A letter confirming the salary increase from your employer

^ Please refer to the Protecting Your Super Fact Sheet for instructions on having the documents certified or Statutory Declaration witnessed by an authorised person.

Please note:

Insurance cover is provided by The Colonial Mutual Life Assurance Society (ABN 12 004 021 809, AFSL 235035) ('CommInsure') and subject to the terms and conditions of the insurance policy issued to the Russell Investments Master Trust (the Fund) by CommInsure (the Policy), and as agreed with the Fund and CommInsure from time to time. You should read Nationwide Super's PDS and/or Insurance, Fees and Costs Guide for a summary of the terms and conditions of the Policy. You can download these documents from nationwidesuper.com.au or contact us on 1800 025 241 if you would like a copy of the Policy.

Once your application is assessed, we will notify you of the outcome.

Privacy Notice

CommInsure's Privacy Policy can be found at commbank.com.au or upon request at any Commonwealth Bank Australia (CBA) branch. It describes their handling practices, information on how to make a complaint and how they deal with your complaint.

7. Notice of the duty of disclosure from our life insurer to you

Duty of disclosure

Before a person enters into a life insurance contract in respect of their life or the life of another person, they have a duty to tell the insurer anything that they know, or could reasonably be expected to know, may affect the insurer's decision to provide the insurance and on what terms.

The person entering into the contract has this duty of disclosure until the insurance is provided.

The person who has entered into the contract has the same duty before they extend, vary or reinstate the contract.

The person entering into the contract does not need to tell the insurer anything that:

- reduces the risk of the insurance; or
- is common knowledge; or
- the insurer knows or should know as an insurer; or
- the insurer waives the duty to tell the insurer about.

If the insurance is for the life of another person and that person does not tell the insurer something that they know, or could reasonably be expected to know, may affect the insurer's decision to provide the insurance and on what terms, this may be treated as a failure by the person entering into the contract to comply with their duty of disclosure.

If the person entering into the contract does not tell us something

In exercising the following rights, the insurer may consider whether different types of cover can constitute separate contracts of life insurance. If the insurer does, it may apply the following rights separately to each type of cover.

If the person entering into the contract does not tell the insurer anything they are required to, and the insurer would not have provided the insurance if they had been told, the insurer may avoid the contract within three years of entering into it.

If the insurer chooses not to avoid the contract, it may, at any time, reduce the amount of insurance provided. This would be worked out using a formula that takes into account the premium that would have been payable if the person entering the contract had told the insurer everything they should have.

However, if the contract has a surrender value or provides cover on death, the insurer may only exercise this right within three years of entering into the contract.

If the insurer chooses not to avoid the contract or reduce the amount of insurance provided, it may, at any time, vary the contract in a way that places the insurer in the same position it would have been in if the person entering the contract had told the insurer everything they should have. However, this right does not apply if the contract has a surrender value or provides cover on death.

If the failure to comply with the duty of disclosure is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

▶ Please return your completed form to:

Nationwide Super
Locked Bag A4094
Sydney South NSW 1235

Contact Nationwide Super:

P: 1800 025 241 (Toll free, Mon – Fri, 9am – 5pm AEST)
E: enquiries@nationwidesuper.com.au
W: nationwidesuper.com.au