

# White Collar Occupation Declaration

Use this form to advise us that you qualify as a white collar or professional worker, in order to receive a higher Death and Total and Permanent Disablement (TPD) insured benefit at no extra cost. Print clearly in **BLOCK LETTERS**.

It's easier online—submit these eligibility questions online at [nationwidesuper.com.au/online-declaration](https://nationwidesuper.com.au/online-declaration)

## Notice of the duty of disclosure from our life insurer to you

### Duty of disclosure

A person who enters into a life insurance contract in respect of your life has a duty, before entering into the contract, to tell the insurer anything that he or she knows or could reasonably be expected to know, which may affect the insurer's decision to provide the insurance and on what terms.

The person entering into a contract has this duty until the insurer agrees to provide the insurance.

The person entering into the contract has the same duty before he or she extends, varies or reinstates the contract.

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

- reduces the risk the insurer insures him or her for; or
- is common knowledge;
- the insurer knows or should know as an insurer; or
- the insurer waives his or her duty to tell them about.

If the person does not tell the insurer something that he or she knows, or could reasonably be expected to know, this may affect the insurer's decision to provide the insurance and on what terms, and may be treated by the insurer as a failure by the person entering into the contract to tell the insurer something that he or she must disclose to the insurer.

### If the person entering the contract does not tell the insurer something

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

If the person entering into the contract does not tell the insurer anything he or she is required to, and the insurer would not have provided the insurance if he or she had disclosed the information, the insurer may avoid the contract within 3 years of entering into it.

If the insurer chooses not to avoid the contract, the insurer 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 had told the insurer everything he or she should have.

However, if the contract has a surrender value, or provides cover on death, the insurer may only exercise this right within 3 years of entering into the contract.

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

If the failure to tell the insurer is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

## 1. Personal details

**i** 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](http://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 telephone<sup>1</sup>

j. Primary/personal email address<sup>2</sup> (Give us your email address to receive all future communications electronically.)

Secondary/work email address<sup>2</sup>

k. Employer name

<sup>1</sup> We may SMS you from time to time.

<sup>2</sup> 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](http://nationwidesuper.com.au)

## 2. Eligibility questions

Please complete the below questions to determine if you qualify as a white collar or professional worker. If so, you will receive a higher Death and TPD insured benefit at no extra cost.

- a. Are you able to carry out the identifiable duties of your current and normal occupation on a full-time basis without restriction due to illness or injury (even if you are not currently working on a full-time basis)?  
Full-time basis is considered to be at least 30 hours per week.

Yes  No

- b. Are the duties of your occupation limited to professional, managerial, administrative, clerical, secretarial or similar 'white collar' tasks which do not involve manual work and are undertaken entirely (or at least 80%) within an office environment (excluding travel time from one office environment to another)?

Yes  No

If 'Yes' to questions a - b, you qualify as a white collar worker.

- c. Are you earning in excess of \$100,000 per annum?

Yes  No

- d. Do you hold tertiary qualifications and are you a member of a professional institute or registered by a government body? OR Are you a member of your employer's executive leadership team with more than 10 years experience in your industry?

Yes  No

If 'Yes' to all questions (a - d), you qualify as a professional worker.

If you answered 'no' to all of the eligibility questions above, you will not be eligible to change your occupation rating and your existing level of insurance cover will remain unchanged.

## 3. Opt-in to maintain insurance cover

I wish to maintain the following types of insurance:

- Death cover<sup>1</sup> only
- Death and Total and Permanent Disablement (TPD) cover<sup>2</sup>
- Income Protection cover.

<sup>1</sup> Select this option if you want to retain Death cover only.

<sup>2</sup> Select this option if you have Death cover and TPD cover and you want to retain both.

### Important information to note

- By opting-in we will maintain your insurance even if your account is less than \$6,000 or inactive for 16 months or more.
- By opting-in you acknowledge that you understand the effect this may have on your account balance and you do not require any further information.
- Limited cover may apply. Please see your Insurance, Fees and Costs Guide for more information.
- When you are at least 25 years old and you have a balance of \$6,000 or more, cover will automatically commence (eligibility requirements and limitations may apply).
- Insurance fees will be deducted from your account while you have cover.
- If you move to another division of the Fund you will need to opt-in again. This could happen, for example, when you leave your employer.
- You can change or opt-out of (i.e. cancel) your insurance cover at any time by sending us a completed Request to Change Insurance form, available at [nationwidesuper.com.au/forms](http://nationwidesuper.com.au/forms) or by calling us on 1800 025 241.

## 4. 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 declare that the answers to the questions in this application are true and correct.
- I have read Nationwide Super's Product Disclosure Statement (PDS) and Insurance, Fees and Costs Guide.
- I have read and understood the Duty of Disclosure below 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 the increase in my insurance cover provided per unit will not commence until this declaration has been received and accepted by Nationwide Super.

Signature

Date (DD MM YYYY)

## 5. Important information

### 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](http://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.

Any additional insurance cover you will be provided with as a result of this occupation change will be Limited Cover for a period of at least 12 months. The Limited Cover restriction will be removed once you have been in Active Employment for 30 consecutive days following the end of the 12 month period. Please refer to the Insurance, Fees and Costs Guide for full details.

### Privacy notice

CommInsure's Privacy Policy can be found at [commbank.com.au](http://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.

### ▶ 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, 8.30am – 5.30pm AEST)  
E: [enquiries@nationwidesuper.com.au](mailto:enquiries@nationwidesuper.com.au)  
W: [nationwidesuper.com.au](http://nationwidesuper.com.au)