

29 January 2024

Application for Insurance (Incorporates personal health statement)

This form should also be used to apply for or change any insurance you may have EXCLUDING any retail insurance cover. To apply for or vary retail insurance cover, you must contact your financial adviser.

To top-up your insurance cover using our life events feature please complete the Insurance application – life events and salary increase form available on our website or by contacting Shadforth ClientFirst.

Before deciding to replace any existing cover, you should compare and consider the policy terms and conditions to work out if the insurance cover is right for you. If you decide to replace existing cover you hold with another Superannuation Fund or insurer, please do not cancel your existing cover until we have told you that your application has been accepted, and on what terms. This is because there are some risks associated with replacing your existing cover, such as:

- If you have experienced any new health issues you may not be covered for these under your new cover
- A claim may have been accepted under your existing cover if the health issue did not exist when you first took out the existing cover
- You may also be subject to waiting periods before you can make a claim on the new cover

Please complete these instructions in **BLACK INK** using **CAPITAL LETTERS** (except for your email address) and **✓** boxes where provided.

Step 1: Applicant details

Account number (if known)

Title (Dr/Mr/Mrs/Ms/Miss) Surname

Given name(s)

Email

Date of birth / / Gender Male Female

Note: If you have not disclosed a gender or are gender indeterminate, you will be provided with premium rates under the default gender of male. This will apply for Death/TPD and Income Protection cover.

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.

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.

If any of the answers you give in this application are unclear to us, we would like to be able to clarify them with you over the telephone, as this can save delays in finalising your insurance.

Phone Phone (mobile)

Best time to call : until :

How many hours do you work per week? hours per week*

* To apply for income protection cover, you must be working 15 hours or more per week.

Do you intend to change your occupation in the next 12 months? Yes No

What is your annual salary/remuneration** package (gross)? \$

** Salary/remuneration package (gross): comprises your current wages or salary, plus commissions, plus all other regular cash and non-cash payments and benefits provided to you or for your benefit by your employer, and excludes superannuation guarantee contributions. For full definition of salary/remuneration package, see the **Shadforth Portfolio Service insurance guide** available on the Shadforth Portfolio Service website (portfolio.sfg.com.au).

Are you self-employed? Yes No

Step 2: Death or Death and Total & Permanent Disablement (TPD) cover

Please complete Step 2 to apply for, or increase/decrease your existing Death or Death and TPD cover.

This is an application for:

New cover

Increase/decrease of existing Death or Death and TPD cover

Fixed dollar cover

Total new Death cover \$

Total new TPD cover \$

Please note: TPD cover is unavailable without death cover. You must apply for Death and TPD cover if you wish to have TPD cover. The TPD cover cannot exceed the amount of death cover.

OR **Fixed premium cover per week (such as \$1, \$2, other)**

Death only cover \$

OR **Fixed premium cover per week (such as \$1, \$2, other)**

Death and TPD cover \$

Step 3: Income Protection cover

Please complete Step 3 to apply for, or increase/decrease your existing Income Protection cover.

This is an application for:

- New cover
 Increase/decrease of existing Income Protection cover

Please note: You can have a monthly benefit of up to 75% of your monthly salary plus an optional superannuation contributions benefit up to 12% of your monthly salary not exceeding \$30,000 per month.

Specify cover required (mandatory information)

- Income level (% of your salary) 75% Other up to 75%
- Waiting period (days) 30 60 90
- Benefit payment period 2 years 5 years to age 65

Superannuation contributions benefit (optional)

Do you want the superannuation contributions benefit? Yes No

Income level (% of your salary) % (up to 12% of your salary)

For more information see the **Shadforth Portfolio Service insurance guide** available on the Shadforth Portfolio Service website (portfolio.sfg.com.au).

Step 4: Personal Health Statement

1 In the last 12 months, have you used any tobacco, e-cigarettes/vapes or products containing nicotine, including patches?

- Yes No

If you have answered Yes, please select which of the following nicotine products you use, and add quantity and frequency of use if smoking cigarettes.

- Cigarettes quantity per day or week or month
- Cigars/pipe tobacco E-cigarettes Nicotine replacement eg patches or gum
- Other – please provide details:

2 Have you smoked any substance other than tobacco? Yes No

If you have answered Yes, please specify the type of substance.

3 Do you consume alcohol? Yes No

If yes, please specify:

- a Quantity of alcohol consumed per day (in standard units)
 Standard Unit = 1 Nip (30ml) spirits, 1 wine glass (120ml) of wine, glass of beer (285ml)

b Type of alcohol

4 Height in centimetres cm

5 Weight in kilograms kg

Occupation details

6 What is the name of your employer?

7 What is your usual occupation?

8 What are the principal duties of your usual occupation and the percentage of time performing each (to a total of 100%)

Principal duties	Percentage of time spent (%)
Clerical/administration/managerial	
Light manual (such as qualified tradespeople, coffee shop owner)	
Manual (such as carpenter, plumber, plasterer, mechanic or an occupation for which travel is an essential part of the job (eg field surveyor)	
Heavy manual (such as interstate bus driver, warehouse worker, labourer, bricklayer, house removalist)	
Other – please specify:	

Activities

9 Do you currently intend to participate in any of the following activities?

- a Aviation other than as a fare paying passenger on a commercial airline Yes No
- b Any activity generally classified as hazardous or extreme in nature Yes No
(such as parachuting, hang gliding, motor sports, scuba diving/diving, climbing or caving, boxing, sky diving)

If you have answered Yes, please specify the activity and provide details (for example scope and frequency of diving activities, type of motorsport, type of vehicle, location of climbing or caving, any other information including details of injury you have suffered)

Residence and travel

10 Except for holidays, do you intend to live or travel anywhere outside Western Europe, North America, Australia or New Zealand in the next 12 months? Yes No

If you have answered yes, please specify the country, departure date, duration of stay and reason for the travel/change of residence.

11 Are you an Australian or New Zealand citizen? Yes No

If you have answered yes, please go to Previous Insurance section of the form

12 Do you hold an Australian Permanent Resident’s Visa? Yes No

If you have answered no, please provide your residency details below

Previous Insurance

13 Have you ever been paid or are you eligible to be paid, are you claiming or have you ever claimed a benefit for any illness or injury from any source including through the Insignia Financial Group, any superannuation fund, Workers’ Compensation, other Government benefits (such as sickness benefit or invalid pension), Veterans’ Affairs or any other insurance policy providing terminal illness, total and permanent disablement, income protection cover, such as accident or sickness benefits? Yes No

14 Have you ever been declined for death, disability, trauma, accident or illness insurance, been deferred, or accepted with a loading, exclusion or special terms, or have you ever had an insurance policy cancelled or renewal refused? Yes No

15 Do you have, or are you applying for, any other life or disability cover? Yes No

If you answered yes to question 13, 14 or 15 on the previous page please provide full details below:

Name of Insurer	Cover type	Sum Insured	Date of application	Accepted/loaded/exclusion/declined	To be replaced? (Yes/No)

Medical

16 Have you ever had, been told you had, received advice, treatment, an operation or are you undergoing or awaiting results for any tests/investigations for any of the following.

If you answer yes to any of the following questions, please complete the table on the following page.

- a Chest pain, high blood pressure, raised cholesterol or any heart/circulatory disorder or rheumatic fever Yes No
- b Stroke, paralysis, neurological disorder, fainting attacks, epilepsy or multiple sclerosis Yes No
- c Impairment of sight, hearing or speech Yes No
- d Diabetes, pancreatic disorder and/or any disease or disorder of the kidneys, urinary bladder, liver, ovaries, stomach, bowel, intestinal oesophagus, prostate, gall bladder or thyroid problem Yes No
- e Leukaemia, hepatitis, hemochromatosis or any blood problem Yes No
- f Asthma, bronchitis or other respiratory disorder Yes No
- g Any injury, complaint, disease or disorder, or degeneration of the back, neck, knee, shoulder or any of the muscles, tendons, bones, discs or joints, including but not limited to gout, arthritis or a repetitive strain injury or tendonitis Yes No
- h Depression or mental disorder/condition – including but not limited to stress, anxiety, chronic tiredness or fatigue, panic attacks, post-traumatic stress, behavioural or nervous disorder Yes No
- i Cancer, tumour, melanoma, sun spot, mole or growth of any kind Yes No
- j Drug abuse (prescribed or non-prescribed) or alcohol dependence/abuse Yes No
- k Psoriasis, eczema or any skin problem Yes No
- l Any other disability, congenital abnormality, deformity or symptoms of ill health, illness or injury Yes No
- m Hepatitis, the Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS)? Yes No

Females only

- n Gynaecological conditions (such as endometriosis, abnormal pap smear)? Yes No
- o Complications of pregnancy or childbirth? Yes No
- p Are you currently pregnant? Yes No

If you have answered yes, when is the expected delivery?

- q Breast lump (even if you have not seen a doctor about it)? Yes No

Other medical (both males and females to complete)

- r Excluding the contraceptive pill or inhaled asthma medication, have you been advised to take or been prescribed by a medical practitioner (including but not limited to any doctor, psychologist, psychiatrist, counsellor, chiropractor, physiotherapist) medication, drugs, stimulants, sedatives or tranquilisers (including but not limited to medications for blood pressure control, diabetes management, cholesterol lowering agents, oral steroids for asthma or depression/anxiety medication) Yes No
- s Apart from the questions a to q in question 16, and excluding the common cold and influenza, have you suffered from, required treatment or operation for, consulted a doctor for, or intend to consult a doctor for, any other condition not mentioned? Yes No

Please provide details for all Yes answers in questions 16a to 16s in the table below.

- Please place the question number with the Yes answer at the top of the column (such as 16a) and then respond to the questions (1) to (13) in the table below.
- You may provide details on a separate sheet if required. If the question in the table does not apply to your condition please write not applicable.

	Please state question number (under question 16) with a Yes answer (for example Q16a)			
Question no:	Q16__	Q16__	Q16__	Q16__
	Please state your specific condition.			
1 Date symptoms first started and description of symptoms?				
2 What was the condition and which part and side of the body was affected?				
3 What was the medical diagnosis including results of X-rays and investigations?				
4 What was the frequency (daily, weekly, etc.) of attacks or symptoms?				
5 What was the severity (mild/moderate/severe) and duration of attacks or symptoms?				
6 How long were you unable to work or perform your normal duties/activities?				
7 If a hospital visit was required, please provide date and duration of your stay.				
8 What advice/treatment did you receive?				
9 Are you still receiving treatment? If so, please advise nature and frequency of treatment?				
10 Date treatment/medication ceased.				
11 When did you last suffer from any symptoms?				
12 Degree of recovery (%).				

t Name and address of your usual doctor. Should we require further medical information from your health providers we will seek your consent via requesting you to complete a “Consent for accessing medical information authority”

u Details of your last medical consultation with your usual doctor (such as the reason for your consultation and the outcome)

v If you have attended that doctor for less than 12 months, please add the name and address of your previous doctor

Family history

17 Have any of your immediate family (living or deceased) suffered from: diabetes, heart disease, cancer, kidney disease, high blood pressure, mental disorder or breakdown, haemophilia, Huntington’s Chorea, Parkinson’s disease, Alzheimer’s or dementia, multiple sclerosis or any other hereditary disease before the age of 65?

Yes No

18 Please provide details of your family history in the table below.

Details of your immediate family member			
Relationship to you (such as mother, father, sister or brother)	Current age	Details of illness or disorder	Age at diagnosis of illness or disorder

Work health history

19 Are you, at the date of this application, due to injury, accident or illness:

- a off work or restricted from being capable of performing your full and normal duties on a full time basis (for at least 30 hours per week) even though your actual employment may be on a full time, part time or casual basis?
- b have you been unable to work because of illness or injury (other than a cold or flu) for more than two consecutive weeks in the last three years?

Yes No

Yes No

Step 5: Privacy statement

The way in which the Trustee and the Insurer, TAL Life Limited, ABN 70 050 109 450, AFSL 237848 (TAL) collect, use, disclose and handle your personal information is set out in the Trustee’s and TAL’s privacy policies available respectively at sfg.com.au/portfolio/privacy and tal.com.au/privacy-policy or on request.

These privacy policies include information about how you may access and seek correction of your personal information as well as how you can make a complaint about a breach of your privacy. Further information about privacy is available from the Office of the Australian Information Commissioner at oaic.gov.au.

The Trustee and TAL may collect and use your personal information (including where authorised and required, sensitive health and financial information) to assess, verify and process any application or claim for insurance.

To provide the products and services you have requested, the Trustee and TAL may collect, use and disclose information about you from financial advisers, employers, superannuation trustees and their administrators, medical practitioners, health professionals, hospitals, government departments, claims assessors, accountants, lawyers, regulators, reinsurers or other third party service providers. If information to assess your application or claim is not provided, the Trustee and TAL may not be able to process your form.

If you would like to obtain more information regarding your privacy please contact Shadforth ClientFirst on 1800 931 792 or TAL:

Telephone 1300 209 088

Fax 02 9448 9100

Postal address TAL Services, GPO Box 5380, Sydney NSW 2001

Step 6: Member/Applicant declaration and signature

Before signing this application to apply for insurance cover, it is important that you:

- Read the PDS and the Shadforth Portfolio Service Insurance Guide and contact us if you do not understand anything;
- Understand that any increase in cover will not commence until this application has been accepted by TAL. If this application is accepted, your new or updated cover will be subject to the terms and conditions of the insurance policy between the Trustee and TAL (a summary of which is provided in the Shadforth Portfolio Service Insurance Guide); and
- Understand that if you are providing information in this application about another person, it is your responsibility to inform them that you have done so and to refer them to the Trustee’s and TAL’s privacy policies

By signing and submitting this application form, you:

- Confirm that you have obtained a copy of the PDS;
- Confirm that you have read the notice under the heading ‘The duty to take reasonable care’;
- Confirm that you have read and checked all answers, including those not completed by you, and to the best of your knowledge and belief all answers to the questions in this application which relate to you are true and correct and complete; and
- Consent to your personal information (including health and sensitive information where authorised and required) being collected, used and disclosed by the Trustee and TAL or their external service providers/contractors as detailed in the Trustee’s and TAL’s privacy policies and as summarised in the PDS and this application.

Insurance inactivity opt-in

I elect to have any existing or future insurances retained, even if my account does not receive a contribution or rollover for a continuous period of 16 months. I acknowledge I can request to cancel my insurance at any time.

Member/Applicant signature

Signature

Date / /

Please forward all correspondence and enquiries to:

Post: Shadforth Portfolio Service – Super
Reply Paid 264, Melbourne VIC 8060

Email: portfolioservice@sfg.com.au

Telephone: 1800 931 792