

Start-up bonus cover for employer sponsored members



This application is made by you under a life insurance policy issued to the trustee of Aware Super by TAL Life Limited, ABN 70 050 109 450 (the insurer). It will be used by the insurer to assess your application.

Subject to your occupation, you can use this form if you are a new employer sponsored member or an existing employer sponsored member (with automatic cover which commenced prior to 1 April 2020) and wish to apply for:

- Start-up bonus cover for death and total and permanent disablement (TPD) cover of up to 3 units over and above the 3 units of automatic or early automatic cover. To apply for bonus cover units, complete Sections 1, 2, 4, 5 and 10.
- Additional start-up bonus cover for death and TPD or death only cover, subject to your maximum total cover (including the 3 automatic or early automatic cover and 3 start-up bonus units) not exceeding 10 times your salary or \$1,000,000, whichever is lower. To apply for additional start-up bonus cover, complete Sections 1, 2, 3, 4, 5, 6 and 10.
- Start-up bonus cover for income protection, complete Sections 1, 4, 7 and 10.

IMPORTANT!
You only have one opportunity to apply for start-up bonus cover and additional start-up bonus cover.

Please use a dark pen and CAPITAL letters and insert (X) when you have to choose an option. You can also fill in this form online, print it and send it to us. Forms are located on our website at aware.com.au/forms.

If you have any questions, please call us on 1300 650 873.



1. Your current membership details

Member number	Account number	Date of birth
<input type="text"/>	<input type="text"/>	<input type="text"/>
Title	Last name	
<input type="text"/>	<input type="text"/>	
Given name(s)		
<input type="text"/>		
Postal address		
<input type="text"/>		
Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Daytime contact number	Mobile number	M F
<input type="text"/>	<input type="text"/>	<input type="text"/>
Can the insurer contact you directly to clarify or gather information in relation to this application? Yes <input type="checkbox"/> No <input type="checkbox"/>		
Email (for security reasons, please ensure that your nominated email address is your personal email address and not a role-based email address such as employee_title@company.com.au)		
<input type="text"/>		

2. Start-up bonus cover for death and TPD

Are you eligible to apply?

There are three start-up bonus cover options available:

- Option 1 – for new employer sponsored members with automatic or early automatic cover which commenced on or after 1 April 2020
- Option 2 – for new employer sponsored members who work in a dangerous occupation and where automatic cover commenced after 1 April 2020
- Option 3 – for existing employer sponsored members with automatic cover which commenced prior to 1 April 2020 and didn't cease at 1 April 2020

Please ensure you select (X) a box within the one option where you meet all requirements.

Option 1 – Start-up bonus cover for new members

If you are a new employer sponsored member, and we **have not** written to you advising that we consider that you work in a dangerous occupation, you may be eligible to apply for start-up bonus cover if you meet all of the following:

- You have automatic or early automatic cover which **commenced on/after 1 April 2020** and have not reduced it
- Your occupation is acceptable to the insurer
- We receive an SG contribution made by your Aware Super participating employer within 6 months of your 'eligibility date' for automatic cover
- You have applied for early automatic cover and answered 'no' to all questions on the application (if applicable)
- We receive your application within 180 days of the date we receive the first SG contribution made by your Aware Super participating employer since your 'eligibility date' (for automatic cover), or the date your employer sponsored account opened (for early automatic cover), and
- **You can answer No to the following question:**

Are you, at the date of your application, due to injury or illness, off work or restricted from being capable of actively performing all of the duties and work hours (for at least 30 hours per week) of your usual occupation, even though your actual employment can be on a full-time, part-time or casual basis?

Yes No

i See definition of 'Dangerous Occupation Exception' in the Notes.

2. Start-up bonus cover for death and TPD (continued)

Option 2 – Start-up bonus cover for new Dangerous Occupation Exception (DOE) members

If you are a new employer sponsored member, and we have written to you advising that we consider that you work in a dangerous occupation, you may be eligible to apply for start-up bonus cover if you meet **all** of the following:

- You have automatic cover which **commenced on/after 1 April 2020** and have not reduced it
- Your occupation is acceptable to the insurer
- We receive the first SG contribution made by your Aware Super participating employer within 6 months after you started work with that employer
- We receive your application within 180 days after we receive the first SG contribution made by your Aware Super participating employer, and
- **You can answer No to the following question:**

Are you, at the date of your application, due to injury or illness, off work or restricted from being capable of actively performing all of the duties and work hours (for at least 30 hours per week) of your usual occupation, even though your actual employment can be on a full-time, part-time or casual basis?

Yes No

Option 3 – Start-up bonus cover for existing members

If you are an existing employer sponsored member, subject to your occupation you may be eligible to apply for start-up bonus cover if you meet **all** of the following:

- You have automatic cover which **commenced before 1 April 2020** and have not reduced it
- Your occupation is acceptable to the insurer
- We receive the first SG contribution made by your Aware Super participating employer within 6 months after you started work with that employer
- We receive your application within 180 days after we receive the first SG contribution made by your Aware Super participating employer, and
- **You can answer No to the following question:**

Are you, at the date of your application, due to injury or illness, off work or restricted from being capable of actively performing all of the duties and work hours (for at least 30 hours per week) of your usual occupation, even though your actual employment can be on a full-time, part-time or casual basis?

Yes No

If you are not eligible to apply for the start-up bonus cover, you can apply for additional insurance anytime by applying online or completing the *Application for insurance* form.

3. Additional start-up bonus cover for death and TPD

Subject to your **occupation** and in addition to meeting all conditions for one of the above start-up bonus cover options, you may also apply for additional start-up bonus cover for death and TPD cover, noting you **must be able to answer No to the following two questions:**

- a) Have you had death or TPD type cover from any fund (including Aware Super) or insurer, declined, loaded or excluded in the past or made a claim for any such benefit (whether successful or not)?
- b) Have you been diagnosed with an illness or injury that may cause permanent inability to work or which reduces or is likely to reduce your life expectancy to less than 12 months from the date of this application?

Yes No

Yes No

If you answered Yes to either above question, you are not eligible to apply for additional start-up bonus cover. You can apply for additional insurance by applying online or completing the *Application for insurance* form.

i To see how your occupation affects your application, please refer to the Member Booklet Supplement applicable to your membership. If your application is accepted, your cover will be assigned an occupational rating which will apply to all insurance on your account. Note, if your occupation is Police, you are only eligible to apply for start-up bonus and additional start-up bonus cover for death only cover.

4. Your occupation

Are you employed? If not, you may only apply for additional death and TPD cover

Yes No

Are you employed as a casual worker?

Yes No

Are you in paid employment for more than 30 hours per week?

Yes No

What is your occupation?

Name of employer or government department where you work

What duties do you perform, including percentage of time performing each duty and the environment the duty is performed in (e.g. office, warehouse, building site, underground), at work?

5. Amount of start-up bonus cover (up to 3 units)

I wish to apply for

1 unit

2 units

3 units

i To apply for additional start-up bonus cover, your existing cover must total 6 units, consisting of 3 units of automatic or early automatic cover, plus 3 units of start-up bonus cover.
See definition of 'salary' in the Notes.

6. Amount of additional start-up bonus cover

My current annual salary, including packaged items but not bonuses/commissions, is

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Please put a cross (X) in the appropriate box:

I would like to apply for additional start-up bonus units of **death and TPD** cover OR

I would like to apply for additional start-up bonus units of **death only** cover OR

I would like the following dollar level of cover, which I know is subject to the maximum limits described below.

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I would like the dollar level of cover as death only or death and TPD

When applying for start-up and additional start-up bonus cover, cover is subject to a maximum of 10 x salary or \$1,000,000, whichever is lower. The rules are as follows:

- If 10 times your salary is less than the total 6 units of cover (automatic or early automatic, plus start-up bonus), you cannot apply for any additional start-up bonus cover
- If 10 times your salary is greater than the total of 6 units of cover (automatic or early automatic, plus start-up bonus), but less than \$1,000,000, you can apply for the difference between 10 times your salary and 6 units of cover
- If 10 times your salary is greater than \$1,000,000, you can apply for the difference between \$1,000,000 and 6 units of cover (automatic or early automatic, plus start up bonus)

7. Start-up bonus cover for income protection

Are you eligible to apply?

If you are a member of Aware Super and employed by a Aware Super participating employer, **depending on your occupation**, you can apply for start-up bonus income protection cover, subject to meeting the following conditions:

- You are an Australian resident who is gainfully employed with a participating employer for at least 15 hours per week
- You are 15 years or older and not older than 65 years of age
- You have joined (or will be joining) Aware Super within 6 months of commencing employment with your participating employer
- We receive your application within 180 days of the date we receive your first SG contribution from your participating employer

For details of the monthly benefit limits for each employer/occupation category see 'Maximum start-up bonus cover per month' in the Notes.

I would like to apply for a benefit of

75% OR

50% of my monthly income

In addition to the % of monthly income indicated, I would like a 10% superannuation contributions benefit paid to my Aware Super account

Yes No

If your overall percentage of income you have chosen to cover is above the monthly benefit limits (See **Maximum start-up bonus cover per month** in the Notes), you will receive a benefit equal to but not over the relevant limit. If you wish to apply for more cover you must complete the *Application for insurance* form.

I would like a benefit period of

2 years

5 year

to age 65

My current gross monthly income is

\$, .

The effective date of my current gross monthly income is (DD-MM-YYYY)

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I would like a waiting period of

14 days*

30 days

60 days

90 days

* only available for a two-year benefit period

Are you, at the date of your application, due to injury or illness, off work or restricted from being capable of actively performing all of the duties and work hours (for at least 30 hours per week) of your usual occupation, even though your actual employment can be on a full-time, part-time or casual basis?

Yes No

i If you are unsure of your employer/ occupation category, please check your Member Booklet Supplement applicable to your membership.
See definition of 'gainfully employed' in the Notes.

i For the definition of 'monthly income', please refer to the Member Booklet Supplement applicable to your membership.

7. Start-up bonus cover for income protection (continued)

If you have selected a benefit period of 5 years or to age 65, you must also be able to answer **No** to the following questions:

Have you ever had, been told you had, or received advice or treatment for any of the following:

- | | | |
|---|------------------------------|-----------------------------|
| Any circulatory disorder (e.g. high blood pressure) | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Hepatitis or any liver disease or blood disorder | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Paralysis or multiple sclerosis | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Any mental or nervous condition | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Diabetes or sugar in urine | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Any form of cancer, including skin cancer and leukaemia | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Impairment of sight, hearing or speech | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Have you ever had a test for HIV/AIDS that had a positive result or do you/have you engaged in any activity reasonably accepted as having an increased risk of exposure to the virus? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

You will be advised of the outcome of your application.

In the event of a claim, your disability monthly benefit will be the lowest of:

- your insured monthly benefit, and
- your income replacement ratio (50% or 75%) of your pre-disability income.

The superannuation contributions benefit, if you are covered for this benefit, may also be payable.



For the definitions of 'insured monthly benefit' and 'pre-disability income', please refer to the Member Booklet Supplement applicable to your membership.

8. Your duty of disclosure to the insurer – TAL Life Limited

Before you enter into a life insurance contract, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, that may affect the insurer's decision to insure you and on what terms.

You have this duty until the insurer agrees to insure you.

You have the same duty before you extend, vary or reinstate the contract.

You do not need to tell the insurer anything that:

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

If you do 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 you do not tell the insurer anything you are required to, and they would not have insured you if you had told them, 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 you have been insured for. This would be worked out using a formula that takes into account the premium that would have been payable if you had told them everything you 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 you have been insured for, the insurer may, at any time vary the contract in a way that places them in the same position they would have been in if you had told them everything you should have. However, this right does not apply if the contract has a surrender value or provides cover on death.

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

9. Privacy

Your privacy with the insurer – TAL Life Limited

The privacy of TAL's customers is important and they are bound by obligations imposed by current privacy laws including the Australian Privacy Principles. The way in which TAL collects, uses, secures and discloses information relating to their customers is set out in the privacy policy available at www.tal.com.au/Privacy-Policy or available on request.

Collection and use of personal information

The insurer collects personal information, including your name, age, gender, contact details, health information, salary, and employment information so that they may assess and administer products and services to you.

In certain circumstances, such as applications for life insurance products and claims, the insurer may be required to collect personal information of a sensitive nature such as lifestyle and medical history information. If you do not supply the information that is required, the insurer may not be able to provide products and services to you or pay the claim.

The insurer may take steps to verify the information they collect; for example, a birth certificate provided as identification may be verified with records held by Births, Deaths and Marriages to protect against impersonation, or they may verify with an employer regarding remuneration information provided in a claim for income protection to ensure that it is accurate.

Disclosure of personal information

The insurer discloses relevant personal information to external organisations that help to provide their services and may also disclose some of your personal information to other parties, when required to do so to provide their products and services to you, such as the following:

- claims assessors and investigators, claims managers and reinsurers;
- medical practitioners (to verify or clarify, if necessary, any health information you may provide);

- any person acting on your behalf, including your financial advisor, solicitor, accountant, executor, administrator, trustee, guardian or attorney;
- other insurers;
- for members of superannuation funds where TAL is the insurer, to the trustee, or administrator of the superannuation fund; and
- other organisations to whom the insurer outsources certain functions during the underwriting and claims processes, such as obtaining blood tests for underwriting purposes, rehabilitation providers, surveillance providers and forensic accountants.

There are situations where the insurer may also disclose your personal information in circumstances where it is:

- required by law (such as to the police or Australian Tax Office), and
- authorised by law (e.g. under court orders or statutory notices).

Your privacy with Aware Super

The personal information you provide on this form is collected by and held for Aware Super by the fund administrator, Mercer Administration, in accordance with the Australian Privacy Principles of the Privacy Act 1988 (Cth), for the purpose of administering your account and providing you with services associated with your fund membership.

For further information about how your personal information is handled, please phone us on **1300 650 873** or visit aware.com.au/privacy to view the privacy policy (a hard copy of the policy may also be provided on request). The policy contains information about how you may access and seek correction of your personal information, how you may complain about a breach of your privacy and other important information about how your personal information is collected, used and disclosed.

10. Declaration

I declare that:

- I understand that cover under this policy, if accepted by the insurer, will be provided even if my account balance is less than \$6,000 and/or I am under the age of 25 years old.
- I have read and understand my duty of disclosure and that this duty applies until formal notification of acceptance.
- The answers to the questions are true, and I have not deliberately withheld any information material to the proposed insurance.
- I agree to be bound by the terms and conditions attached to this cover as set out in the life insurance policy issued to the Trustee by the insurer.
- I consent to the collection, use and disclosure of personal information by the insurer and its service providers in order to assess my application and any claim under the policy.
- I have read and understood the above privacy statements and agree to the collection, use and disclosure of personal information as described in those statements.

- I consent to the insurer seeking medical information from any doctor who at any time I have consulted prior to the date hereof. A photocopy of this authority is as valid as the original to the extent that all professional confidence and privilege is waived.
- I understand that cover under any policy accepted does not begin until acceptance by the insurer of which I will be notified in writing.
- I have read and understand the insurance section of the current Aware Super *Member Booklet* relevant to my Division, including (for employer-sponsored, Police Blue Ribbon and Ambulance Officers' Super members) the *Member Booklet Supplement: Insurance*.

Medical authority

I agree that any Medical Practitioner or any other person who has been or may hereafter be consulted by me whether named by me or not, will be hereby authorised and directed by me to divulge to TAL Life Limited or any legal tribunal all medical or surgical information he/she may have acquired with regard to myself. A copy of this authorisation shall be considered as effective and valid as the original.

Signature

Date (DD-MM-YYYY)



Please sign and date form here.



Send the form to this address.

11. Where to send your completed form

Return the completed form to **Aware Super PO Box 1229 WOLLONGONG NSW 2500**. If you have any questions, please call us on **1300 650 873**.

Notes for completing the start-up bonus cover application



All of our forms are located on our website at aware.com.au/forms. You can type data directly into these forms, print them and send them to us. If you prefer to write on the forms, please use a dark pen and print clearly.

Any cover you apply for on this application form is subject to acceptance by the Insurer. You will be notified of the Insurer's decision and, if your application is successful, the date from which your cover will apply. If your application for start-up bonus cover is successful, it will be in addition to the 3 units of automatic or early automatic cover that has been provided due to you satisfying certain eligibility conditions. Note you can apply for the Basic Plus insurance category on the *Application to change insurance category rating* form and you can apply to reduce your cover to death only on the *Application to reduce or cancel your insurance cover* form.

Important: To be considered, this form must be received by us within 180 days of:

- the date your employer sponsored account receives its first SG contribution made by your Aware Super participating employer since your 'eligibility date' (if you have automatic cover which commenced on or after 1 April 2020), or
- the date your employer sponsored account receives its first SG contribution made by your Aware Super participating employer (if you have automatic cover which commenced before 1 April 2020 or you are a DOE member), or
- the date your employer sponsored account opened (if you have early automatic cover), or
- the date your employer sponsored account receives its first SG contribution made by your Aware Super participating employer (for start-up bonus income protection cover).

You only have one opportunity to apply for start-up bonus and additional start-up bonus cover. Where you have applied for early automatic cover and you later naturally meet the eligibility requirements for automatic cover, you are not eligible to apply for start-up bonus cover again at this later time.

Definitions

Eligibility date means:

- The date you meet both the age and account balance eligibility, being age 25 or older (but less than 70) and having a Aware Super account balance of \$6,000 or more for the provision of automatic cover.

Gainfully employed means:

- The performance of work for reward or in the expectation of economic benefit to you, or a person or entity connected with you.

Salary means:

- if you are employed – your annual remuneration received from personal exertion, including base salary, bonuses, fees, regular overtime, commission and fringe benefits, but not including investment income, income received from deferred compensation plans, disability income policies or retirement plans and income not derived from personal exertion. Employer superannuation contributions made for you are also not included.
- if you are self-employed, the amount earned by the business directly due to your own work, less your share of business expenses for the business, but before the deduction of income tax for the business (or the relevant portion for part of a financial year).

Dangerous Occupation Exception (DOE) is:

- An exception applied to employer sponsored members who due to their dangerous occupation, as considered by Aware Super, are eligible for automatic cover without having to meet both the age or account balance eligibility requirements.

Monthly benefit limits

The maximum monthly benefit limits for each employer category/occupation category are as follows:

Employer/occupation insurance category	Maximum start-up bonus cover per month
Basic Plus	\$10,000
Public Service + White Collar	\$6,000
Education	\$6,000
Health	\$6,000
Government Trading Enterprise + Light Manual	\$6,000
Emergency Services / Manual	\$5,000
Emergency Services / Heavy Manual	\$3,000
Police	Not applicable
Hazardous	Not applicable