

1 February 2020

Customer Services

Phone 13 38 63

Email customer@onepath.com.au

Website anz.com

INSTRUCTIONS

Use this form to increase, decrease or cancel your cover. OnePath Custodians will only make changes to each type of cover you change in this form. If you do not indicate a change to a type of cover you already have, the amount of your existing cover will remain the same. Please complete in pen using CAPITAL letters. Print X to mark boxes where applicable.

ANZ Super Advantage
OnePath Custodians Pty Limited
GPO Box 4028
Sydney NSW 2001

1. PERSONAL DETAILS (THE APPLICANT)

Employee name

Member Number

Title Mr Mrs Ms Miss Dr Other

Surname

Given name(s)

Residential address (this cannot be a PO Box)

Suburb/Town

State

Postcode

Country

Phone (home)

Business

Mobile

Email

2. INSURANCE OPTIONS

Important notes

Certain eligibility requirements apply if you are varying your existing or applying for new Death Only, Death and Total and Permanent Disablement or Group Salary Continuance insurance cover. For details of these requirements and all other information about the cover for which you may be applying, refer to the relevant ANZ Super Advantage Product Disclosure Statement (PDS) – Insurance Guide. The ANZ Super Advantage PDS – Insurance Guide can be downloaded from anz.com. If you have any questions please contact Customer Services on 13 38 63.

If you are applying to increase your existing cover or applying for new cover, you will be required to provide information that the insurer requires. In most cases that will only be the Group Risk Personal Statement, which can be downloaded from anz.com. Please complete the Personal Statement and return it with this form.

ANZ SUPER ADVANTAGE INSURANCE VARIATION FORM

A. DEATH ONLY OR DEATH AND TOTAL AND PERMANENT DISABLEMENT (TPD) COVER

(i) You can have Death Only or Death and TPD cover, not both. The following application refers to:

Death Only Cover **OR** Death and TPD Cover

(ii) Please tick one box only:

I wish to cancel my existing Death Only or Death and TPD cover (please go to Section C)

I wish to vary my existing Death Only or Death and TPD cover (please complete Question iii)

I wish to apply for new Death Only or Death and TPD cover (please complete Question iii)

(iii) Please tick one of the following by indicating the cover you require:

Units of cover – indicate how many units of Death Only cover or Death and TPD cover you require

Death cover only (number of units required) no. of units **OR** Death and TPD cover no. of units.

OR

Fixed cover – complete this section to apply for fixed Death Only cover or Death and TPD cover.

Death cover only \$ (in \$1,000 increments) **OR** Death & TPD cover \$ (in \$1,000 increments)

B. GROUP SALARY CONTINUANCE INSURANCE

(i) Please tick one of the following options

I wish to cancel my existing Group Salary Continuance Cover

I currently have Group Salary Continuance Cover and wish to vary it.
(Please complete questions ii and/or iii below, depending on which feature you wish to vary)

I do not currently have Group Salary Continuance Cover and wish to apply for it.
(Please complete questions ii and/or iii below).

(ii) Proposed benefit level

Choose one only:

50% 75% of salary or wages

(iii) Proposed waiting period (days)

Choose one only:

30 60 90

What is your annual before-tax salary, excluding employer super contributions? \$

C. CANCELLING YOUR COVER

Complete this section to cancel part or all of your cover. Please put an **x** next to each type of cover that you wish to cancel. If you indicate that you do not wish to be insured for a cover type, you (nor your beneficiaries) will be able to claim an insurance benefit for that cover. If, in the future, you decide to apply for that cover again, you will need to supply medical and health information in order to obtain the cover.

I do not want to be covered for: Salary Continuance Cover TPD Cover or Death and TPD cover

ANZ SUPER ADVANTAGE INSURANCE VARIATION FORM

3. DECLARATION

I hereby authorise OnePath Custodians Pty Limited, the Fund Trustee to make the variation(s) recorded on this form, and declare that the information I have provided is true and complete.

I acknowledge that:

- (a) I have either downloaded the current electronic version, or received the current hard copy version of the ANZ Super Advantage Product Disclosure Statement (PDS) comprising the Member Book, Investment Information Book and Insurance Guide(s) and have read and understood the information contained in it.
- (b) I have read and understood the Insurance Guide (if this application relates to Death and/or TPD Cover and/or if this application relates to Group Salary Continuance Cover).
- (c) By completing this form, I also:
 - consent to the collection, use, storage and disclosure of my personal information (including health and other sensitive information) as described in the Privacy Statement set out in this form on page 4, ANZ's Privacy Policy which is available at anz.com/privacy, OnePath Custodians' Privacy Policy which is available at onepath.com.au/superandinvestments/privacy-policy and OnePath Life's Privacy Policy which is available at onepath.com.au/insurance/privacy-policy. If I have provided information about another person in this application (for example a beneficiary or life insured), I declare that I have the consent of that person to do so. I understand that ANZ, OnePath Custodians and OnePath Life require me to inform the person concerned that I have done so and direct them to the relevant Privacy Policies so they may understand the manner in which their personal information (including health and other sensitive information) may be used and disclosed by ANZ, OnePath Custodians and OnePath Life.
 - consent to ANZ, OnePath Custodians, OnePath Life and their related companies using my personal information (including health and other sensitive information) to send me information about their products or services from time to time. I also consent to OnePath Custodians disclosing my personal information (including health and other sensitive information) to organisations, including group life insurers and those in an arrangement or alliance with OnePath Custodians or its related companies, to share information for marketing purposes and to enable those entities to send me information about their products and services. If I do not want OnePath Custodians, its related companies or alliance partners using and disclosing my information for this purpose, I understand and agree that I must phone 133 665 to withdraw my consent.
- (d) I understand that if I have chosen to increase my insurance cover or obtain new insurance cover,
 - the insurance cover is subject to medical underwriting and acceptance by the Insurer
 - my new insurance cover or increase my insurance cover (if any) will not commence until there has been written acceptance of the cover I have applied for.
- (e) if I have chosen to cancel any of my cover, I will no longer be insured for that cover, and if I decide to apply for cover in the future, I will need to supply health and medical information as part of my application, and
- (f) insurance cover will only be provided on the terms and conditions set out in the contract of insurance with the Insurer and as agreed between OnePath Custodians and the Insurer from time to time.
- (g) OnePath Life is no longer a related body corporate of OnePath Custodians.

Name of member

Signature of member

Date

D D

M M

2 0 Y Y

ANZ SUPER ADVANTAGE INSURANCE VARIATION FORM

4. PRIVACY STATEMENT

Your personal information will be handled by OnePath Custodians, as issuer of this product, ANZ, as alliance partner of IOOF Holdings Limited (IOOF), who wholly owns OnePath Custodians, and One Path Life, as group life insurer. Please read the information contained in this section carefully, as it describes how each of these parties will handle your personal information. In this section, any reference to your personal information includes any health or other sensitive information that OnePath Custodians, ANZ or OnePath Life may hold about you. Any or all of these parties may send you information on their products and services from time to time. If you do not wish to receive this information from any or all of these parties, please ensure you follow the separate opt out processes for the relevant party specified below.

OnePath Custodians Privacy Statement

OnePath Custodians Pty Limited ABN 12 008 508 496, RSE L0000673 (**OnePath**), as issuer of this product, will collect your personal information when you deal with it, its agents, its related bodies corporate, including other members of the IOOF Group, distributors of this product (such as ANZ), or suppliers acting on OnePath's behalf.

OnePath uses your personal information to issue and administer our products and services. If you do not provide us with your personal information, we may not be able to issue this product to you and/or administer your account.

OnePath may disclose your personal information to related bodies corporate, relevant group life insurers, such as OnePath Life, and organisations, including those in an alliance with us, to distribute, manage and administer our products and services, carry out business functions, undertake analytics activities and as set out in OnePath's privacy policy.

OnePath may also use and disclose your personal information to send you information on its products and services from time to time. OnePath may also disclose your personal information to its related companies, relevant group life insurers, such as OnePath Life and organisations, including those who are in an alliance with it, to enable those organisations to send you information about their products and services. You can opt out of OnePath using and disclosing your information for this purpose at any time by calling Customer Services on 133 665.

OnePath may also send your personal information overseas, as set out in OnePath's privacy policy.

OnePath's privacy policy, available at onepath.com.au/superandinvestments/privacy-policy, sets out how (i) you can access and/or correct your personal information; (ii) you can make a privacy complaint; and (iii) OnePath deals with any privacy complaints.

ANZ Privacy Statement

ANZ is committed to ensuring the confidentiality and security of your personal information. As an alliance partner of IOOF, ANZ will collect your personal information when you deal with it, its agents or its related bodies corporate, issuers, insurers and distributors of this product, or suppliers acting on ANZ's behalf. ANZ may use your personal information for the purposes of carrying out business functions, undertaking analytics activities and as otherwise set out in ANZ's privacy policy available at anz.com/privacy.

ANZ may disclose your personal information to certain third parties, including OnePath (as issuer of this product), OnePath Life (as general life insurer), ANZ's related companies, organisations, including those in an alliance with us, to distribute, manage and administer our products and services, carry out business functions, undertake analytics activities and as otherwise set out in the ANZ Privacy Policy.

ANZ may send you information about its products and services from time to time. ANZ may also disclose your personal information to its related companies or alliance partners to enable them or ANZ to tell you about a product or service. You can opt out of ANZ using and disclosing your information for this purpose at any time by contacting ANZ Customer Services on 13 13 14.

Sometimes ANZ discloses your personal information overseas. The location varies, but includes the Philippines, India, Ireland, the UK, the USA, China and countries within the European Union.

ANZ's privacy policy, available at anz.com/privacy, sets out how (i) you can access and/or correct your personal information; (ii) you can make a privacy complaint; and (iii) ANZ deals with any privacy complaints.

OnePath Life Privacy Statement

OnePath Life Limited ABN 33 009 657 176, AFSL 238341 (OnePath Life), as group life insurer of this product, will collect your personal information when you deal with it, its agents, or its related bodies corporate, distributors of this product (such as ANZ), or suppliers acting on OnePath Life's behalf. OnePath Life uses your personal information to issue and administer our products and services. If you do not provide us with your personal information, we may not be able to issue this product to you and/or administer your account.

OnePath Life may disclose your personal information to related bodies corporate and organisations, including service providers and those in an alliance with us, to distribute, manage and administer our products and services, carry out business functions, enhance customer service, undertake analytics activities and as set out in OnePath Life's privacy policy.

OnePath Life may also use and disclose your personal information to send you information on its products and services from time to time.

OnePath Life may also disclose your personal information to its related companies and organisations, including those who are in an alliance with it, to enable those organisations to send you information about their products and services. You can opt out of OnePath Life using and disclosing your information for this purpose at any time by contacting customer services on 133 667.

In disclosing or using your personal information as described above, OnePath Life may also send your personal information overseas, as set out in OnePath Life's privacy policy.

OnePath Life's privacy policy, available at onepath.com.au/insurance/privacy-policy sets out how (i) you can access and/or correct your personal information; (ii) you can make a privacy complaint; and (iii) OnePath deals with any privacy complaints.