

Adjusting your insurance cover cont...

> SECTION 5: PRIVACY STATEMENTS

REI SUPER is administered by us along with our service provider, Mercer Outsourcing Australia Pty Ltd (Mercer). We collect, use and disclose personal information about you in order to manage your superannuation benefits and give you information about your super. We may also use it to supply you with information about the other products and services offered by us and our related companies. If you do not wish to receive marketing material, please contact us on **1300 13 44 33**.

Our Privacy Policies are available to view at reisuper.com.au or you can obtain a copy by contacting us on **1300 13 44 33**.

If you do not provide the personal information requested, we may not be able to manage your superannuation.

We may sometimes collect information about you from third parties such as your employer, a previous super fund, your financial adviser, our related entities and publicly available sources.

We may disclose your information to various organisations in order to manage your super, including your employer, our professional advisers, insurers, our related companies which provide services or products relevant to the provision of your super, any relevant government authority that requires your personal information to be disclosed, and our other service providers used to assist with managing your super.

In managing your super your personal information will be disclosed to service providers in another country, most likely to Mercer's processing centre in India. Our Privacy Policies list all other relevant offshore locations.

Our Privacy Policies set out in more detail how we deal with your personal information and who you can talk to if you wish to access and seek

correction of the information we hold about you. It also provides detail about how you may lodge a complaint about the way we have dealt with your information and how that complaint will be handled.

If you have any other queries in relation to privacy issues, you may contact REI Super on **1300 13 44 33** or write to our Privacy Officer, GPO Box 4303, Melbourne VIC 3001.

Privacy Statement: Use and disclosure of personal information

Your privacy with MetLife Insurance Limited ABN 75 004 274 882 AFSL 238096 ('MetLife' or the 'Insurer')

The personal information you provide in the form is necessary for MetLife to provide you with the products and services you have requested from MetLife. You do not have to provide MetLife with your personal information, but if you do not do so MetLife may not be able to provide you with the products or services. MetLife complies with the Privacy Act 1988 and the principles laid out in its Privacy Policy which details information about the entities that MetLife usually discloses personal information to (including overseas recipients), how you may access or seek correction of your personal information, how we manage that information and our complaints process.

MetLife's Privacy Policy is readily available and can be viewed at www.metlife.com.au/privacy.

> SECTION 6: SIGN THE FORM

Declaration

- If my request is agreed to, I understand that:
 - provision of any higher insurance cover will be subject to the provision of satisfactory evidence of good health to the insurer and will not be provided until the Trustee has advised me in writing of its acceptance of the increased insurance cover
 - any reduction from my existing insured benefit will take effect from the date the Trustee receives my request
 - I have read and understood the current Product Disclosure Statement (PDS) and Insurance Guide
 - this request replaces any previous instruction by me
 - I consent to my information being collected, disclosed and used in the manner set out in this form
 - if I don't provide all or part of the necessary information my insurance coverage may not be able to be obtained
- understand that where I have elected to decrease or cancel any cover, I will need to apply, complete underwriting, and be approved by the Insurer should I wish to increase or reinstate cover in future
 - I have attached all necessary information as required.
 - I understand that if my REI Super account has not received any contributions or other amounts for a continuous period of 16 months (inactive), superannuation legislation will prohibit REI Super from providing me with insurance cover unless I make an appropriate election.
 - I direct REI Super to treat this application as an election to be provided with insurance cover even if my account is inactive or has a low balance.
 - I understand this election will apply to all insurance cover through my account, including any cover for death, total and permanent disablement and income protection that I already hold in my account and that I am applying for by this application. I understand that I can withdraw my election at any time. I also understand that I can, at any future time, decrease or cancel my insurance cover by contacting REI Super..

Signature

X

Date

/ /

Please return your completed forms including the attached MetLife statement to the Fund Administrator, REI Super, GPO Box 4303, Melbourne, VIC 3001.



Application for Insurance

- MetLife will be treating this contract as a 'consumer insurance contract'.
- Please answer all the questions accurately and provide additional information wherever requested.
- The person to be insured must complete this application and initial any changes.
- As part of your application, you may be required to undergo additional medical tests.
- As part of the overall assessment process MetLife will contact you if further information is required.

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Duty to take reasonable care not to make a misrepresentation - Important information before commencing this application

There is a duty to take reasonable care not to make a misrepresentation when applying for insurance. Before answering the questions in this application form it is important that the person answering the questions carefully reads the 'Duty to take reasonable care not to make a misrepresentation' section on page 8 of this form which explains the duty, the consequences of not complying with the duty, and guidance for answering the questions. If the duty is not complied with, MetLife may be able to avoid or change cover; this means a benefit may not be able to be claimed or the amount we pay may be reduced.

Section 1. Your details

| | | | |
|----------------------------|--|---------------|-------------------|
| Name of policy/fund | | Member number | |
| Title | Given name(s) | | Surname |
| Date of birth (dd/mm/yyyy) | Gender <input type="checkbox"/> Male <input type="checkbox"/> Female | Email address | |
| Residential address | | Suburb | State Postcode |
| Postal address | | Suburb | State Postcode |
| Preferred contact number | Preferred time of contact <input type="checkbox"/> Morning (9am-12pm) <input type="checkbox"/> Afternoon (12pm-6pm) <input type="checkbox"/> Any time | | |

Section 2. Your insurance needs

Total cover required.

| | Life Cover | Total & Permanent Disability (TPD) Cover | Income Protection (IP) Cover | |
|--|------------|--|------------------------------|-----------|
| Existing Policy Cover (if known) | \$ | \$ | \$ | per month |
| | | | Wait period: | |
| | | | Benefit period: | |
| Additional Policy Cover Requested | \$ | \$ | \$ | per month |
| | | | Wait period: | |
| | | | Benefit period: | |
| Total Cover Requested (= Existing + Additional Policy Cover Requested) | \$ | \$ | \$ | per month |
| | | | Wait period: | |
| | | | Benefit period: | |

Section 3. Your occupation

| | |
|---|---|
| <p>1. What industry do you work in? <i>e.g. finance, agriculture, education</i></p> | <p>2. What is your current occupation?</p> |
| <p>3. What are your usual daily duties? <i>e.g. office administration, manual labour, retail customer service</i></p> | <p>4. Do you work at least 15 hours per week? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> |
| <p>5. What is your annual income before tax (excluding mandated superannuation guarantee contributions)? <i>Note: If you are self-employed this means income after business expenses but before tax.</i></p> <p style="text-align: right;">\$</p> | |
| <p>6. In the last 6 months have you been stood down, placed on unpaid leave, been made redundant, or have there been any changes to your occupation duties, hours worked or income? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If Yes, please provide details.</p> <hr/> <hr/> | |
| <p>7. Have you been made aware of any changes to your employment status, usual occupation duties, hours worked or income that may occur within the next 6 months? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If Yes, please provide details.</p> <hr/> <hr/> | |

Section 4. Your insurance history

8. Has an application for Life, Trauma, Total & Permanent Disability (TPD), Income Protection (IP) or Disability Insurance on your life ever been declined, deferred, accepted with a premium loading or exclusion, or any other special terms or conditions? Yes No

If Yes, please provide details.

Section 4. Your insurance history (continued)

9. Have you ever claimed, or are you considering claiming, any sickness, accident, disability or life insurance benefits, worker's compensation, or any other benefits for illness or injury? Yes No

If Yes, please provide details.

10. Do you currently have, or are you applying for, any other insurance cover with MetLife or any other life insurance company or superannuation fund? Yes No

If Yes, please give details.

| Product/Type | Total amount of cover | To be replaced by this cover? |
|---|-----------------------|--|
| <input type="checkbox"/> Life cover | \$ | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| <input type="checkbox"/> Total & Permanent Disability (TPD) cover | \$ | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| <input type="checkbox"/> Trauma cover | \$ | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| <input type="checkbox"/> Income Protection (IP) cover | \$ per month | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| | Wait period: | |
| | Benefit period: | |

Section 5. Your lifestyle

11. Are you a citizen or permanent resident of Australia? Yes No
12. Are you currently living in Australia? Yes No

13. Do you intend to travel to any country outside Australia in the next 12 months? Yes No
- If Yes, please give details.

| Country | Intended dates of travel |
|---------|--------------------------|
| | |
| | |
| | |

14. Do you regularly engage in, or intend to engage in, any of the following hazardous sports or activities? Please tick all boxes that apply.

| | | |
|---|--|---|
| <input type="checkbox"/> Water sports or activities e.g. snorkelling, scuba diving, free diving | <input type="checkbox"/> Motor sports or activities e.g. motorcycle, motorcar, motor boat | <input type="checkbox"/> Snow/winter sports or activities e.g. skiing, snowboarding, ice skating, ice hockey |
| <input type="checkbox"/> Aerial sports or activities or aviation e.g. skydiving, hang gliding, parachuting, ballooning | <input type="checkbox"/> Combat sports or martial arts e.g. taekwondo, boxing, fencing | <input type="checkbox"/> Field sports or team sports e.g. hockey, football including touch or soccer, roller derby |
| <input type="checkbox"/> Horse riding or equestrian activities e.g. polo, rodeo, dressage, jumping | <input type="checkbox"/> Rock climbing, abseiling or other adventure sports or activities e.g. mountain biking, parkour | <input type="checkbox"/> Any other hazardous sport or activity not mentioned |
| <input type="checkbox"/> None of these activities | | |

Section 5. Your lifestyle (continued)

If Yes to any of the sports or activities in Q14, please provide details.

| Activity | Details |
|----------|---------|
| | |
| | |
| | |

15. Have you smoked tobacco or any other substance, used e-cigarettes, vaping or any nicotine replacement products in the last 12 months? Yes No

If Yes, please provide details.

16. Have you within the last 5 years used any drug(s) that were not prescribed to you (other than over-the-counter medication), or have you exceeded the recommended dosage of any medication? Yes No

If Yes, please provide details.

| Drug/Medicine | Frequency of use |
|---------------|------------------|
| | |
| | |
| | |

17. On average, how many standard alcoholic drinks do you consume each week? / week
Note: A standard drink is equivalent to either a schooner of light beer, a middy/pot of full-strength beer, a shot of spirits or a standard serve of wine.

18. Have you ever: Yes No
- required treatment, advice or counselling for alcohol or substance misuse,
 - attended an alcohol or drug support group, or
 - been told to reduce or stop drinking alcohol or using drugs?

If Yes, please provide details.

Section 6. Your family history

19. Has any immediate family member (your mother, father, any brother or sister) been diagnosed under the age of 60 with any of the following conditions? Yes No

Unknown

- Parkinson's Disease
- Cancer
- Multiple Sclerosis
- Polycystic Kidney Disease
- Muscular Dystrophy
- Huntington's Disease
- Motor Neurone Disease
- Dementia (including Alzheimer's Disease)
- Cardiomyopathy
- Familial Polyposis (FAP)
- Heart Disease or Stroke
- Diabetes
- Any other inherited or hereditary disease or disorder

If Yes, please provide details.

| Relationship to you | Age at diagnosis | Specific condition(s) |
|---------------------|------------------|-----------------------|
| | | |
| | | |
| | | |

Section 6. Your family history (continued)

20. Including this application, is the total amount of cover you hold with all insurers or superannuation funds greater than any of the following amounts? Yes No

- \$500,000 of Life cover,
- \$500,000 of Total & Permanent Disability (TPD) cover,
- \$200,000 of Trauma cover, or
- \$4,000 per month of Income Protection (IP) cover.

If Yes, have you ever had, or are you awaiting the results of, a genetic test? Yes No

Please provide details.

| Condition | Test results (e.g. positive, negative, carrier, unknown) |
|-----------|--|
| | |
| | |
| | |

Section 7. Your health

21. What is your height (cm)?

22. What is your weight (kg)?

23. Has your weight changed by more than 10kg in the last 12 months? Yes No

If Yes, please provide details, including former weight and reason for weight change.

24. Are you currently pregnant? Yes No

If Yes, please provide details.

a) How many weeks pregnant are you?

b) Is the pregnancy progressing normally with no complications?

Yes No

25. In the last **3 years** have you experienced symptoms of, sought medical advice, investigations or treatment for, or been diagnosed with any of the following?

Please tick all boxes that apply.

| | | |
|--|---|---|
| <input type="checkbox"/> Headache e.g. tension or cluster headaches, migraines | <input type="checkbox"/> Ear or hearing condition e.g. partial or total deafness, tinnitus, Meniere's disease, vertigo | <input type="checkbox"/> Eye or eyesight condition (not corrected by glasses or contact lenses) e.g. partial or total blindness, glaucoma, keratoconus |
| <input type="checkbox"/> Infectious diseases (excluding ordinary cold and flu) e.g. COVID-19, tuberculosis, glandular fever, malaria, Ross River fever | <input type="checkbox"/> Sexually transmitted infection e.g. syphilis, chlamydia, gonorrhoea | <input type="checkbox"/> Lung, respiratory or sleep condition e.g. asthma, bronchitis, pneumonia, emphysema, insomnia, sleep apnoea |
| <input type="checkbox"/> Trapped or injured nerve e.g. carpal tunnel syndrome, tennis elbow, pins and needles, numbness, repetitive strain injury (RSI) | <input type="checkbox"/> None of these conditions | |

If you have selected any of the above conditions, please provide details (including dates, symptoms, treatment) on the next page.

Section 7. Your health (continued)

26. Have you **ever** experienced symptoms of, sought medical advice, investigations or treatment for, or been diagnosed with any of the following?
Please tick all boxes that apply.

| | | |
|--|---|---|
| <input type="checkbox"/> Back, neck or spine condition <i>e.g. pain or injury, scoliosis, disc disorder, arthritis, sciatica</i> | <input type="checkbox"/> Bone, joint, ligament or any other musculoskeletal condition <i>e.g. pain or injury, gout, arthritis, bone density disorder</i> | <input type="checkbox"/> Mental or behavioural condition <i>e.g. anxiety, depression, stress, attention-deficit disorder (ADD/ADHD), eating disorder, bipolar disorder</i> |
| <input type="checkbox"/> Chronic pain or fatigue <i>e.g. myalgic encephalomyelitis, fibromyalgia</i> | <input type="checkbox"/> Cancer (including pre-cancerous changes), tumour, cyst, lump, or growth of any kind <i>e.g. breast lump, melanoma, leukemia, lipoma</i> | <input type="checkbox"/> Diabetes, impaired fasting glucose, gestational diabetes or abnormal blood sugar |
| <input type="checkbox"/> High blood pressure or high cholesterol | <input type="checkbox"/> Heart or vascular condition <i>e.g. heart attack, irregular heartbeat, angina, heart murmur, heart valve condition, varicose veins</i> | <input type="checkbox"/> Brain or head condition <i>e.g. stroke, aneurysm, head injury, fainting, epilepsy, seizures, dementia</i> |
| <input type="checkbox"/> Neurological condition <i>e.g. multiple sclerosis (MS), Parkinson's, muscular dystrophy, motor neurone disease, optic neuritis</i> | <input type="checkbox"/> Gland or hormone condition <i>e.g. thyroid conditions, polycystic ovarian syndrome (PCOS), pituitary adenoma</i> | <input type="checkbox"/> Blood condition <i>e.g. anaemia, deep vein thrombosis (DVT), haemochromatosis, blood clotting disorder</i> |
| <input type="checkbox"/> Stomach, bowel or digestive condition <i>e.g. Crohn's, ulcerative colitis, reflux, polyps, diverticular disease</i> | <input type="checkbox"/> Kidney, urinary or genital condition <i>e.g. kidney stones, cystitis, endometriosis, abnormal cervical screening or prostate screening test</i> | <input type="checkbox"/> Liver, pancreas or gallbladder condition <i>e.g. fatty liver, hepatitis, pancreatitis, gall stones</i> |
| <input type="checkbox"/> Skin condition <i>e.g. dermatitis, psoriasis, eczema, sunspots, skin lesions</i> | <input type="checkbox"/> Autoimmune or inflammatory condition <i>e.g. rheumatoid arthritis, immunodeficiency, lupus</i> | <input type="checkbox"/> None of these conditions |

If you have selected any of the above conditions, please provide details (including dates, symptoms, treatment).

Section 7. Your health (continued)

27. Are you infected with Human Immunodeficiency Virus (HIV)?

Yes No

28. Have you been referred for or are you waiting on the results of an HIV test?

Yes No

29. Apart from what you've already told us, are you considering, or have you been told to have any investigations, treatment, or ongoing prescribed medication?

Yes No

Note: You do not need to tell us about oral contraceptives or over-the-counter medications.

If Yes, please provide details.

30. Apart from what you've already told us, have you had any surgery in the last 5 years, or are you awaiting surgery?

Yes No

If Yes, please provide details.

31. What is the name of your usual doctor/medical centre?

| | | | |
|---------|----------------|-------|----------|
| Name | Contact number | | |
| Address | Suburb | State | Postcode |

How long have you been a patient with this doctor/medical centre ?

Section 8. The duty to take reasonable care not to make a misrepresentation

When you apply for life insurance, we will ask you a number of questions.

Our questions will be clear and specific. They will be about things such as your health and medical history, occupation, income, lifestyle, pastimes, and other insurance.

The answers given in response to our questions are very important. We use them to decide if we can provide cover to you and, if we can, the terms of the cover and the premium we will charge.

Care must be taken to answer all questions we ask as part of your insurance application honestly and accurately.

Otherwise, you may not be able to rely on your insurance when it's needed the most.

The duty to take reasonable care

When applying for insurance, there is a duty to take reasonable care not to make a misrepresentation.

A misrepresentation could be made if an answer is given that is false, only partially true, or that does not fairly reflect the truth. This means when answering our questions, you should respond fully, honestly and accurately.

The duty to take reasonable care not to make a misrepresentation applies any time you answer our questions as part of an initial application for insurance, an application to extend or make changes to existing insurance, or an application to reinstate insurance.

You are responsible for all answers given, even if someone assists you with your application.

We may later investigate the answers given in your application, including at the time of a claim.

Consequences of not complying with the duty

If there is a failure to comply with the duty to take reasonable care not to make a misrepresentation, it can have serious consequences for your insurance, such as those explained below:

| Potential consequences | Additional explanation | Impact on claims |
|--|---|--|
| Your cover being avoided | This means your cover will be treated as if it never existed | Any claim that has been made will not be payable |
| The amount of your cover being changed | Your cover level could be reduced | If a claim has been made, a lower benefit may be payable |
| The terms of your cover being changed | We could, for example, add an exclusion to your cover meaning claims for certain events will not be payable | If a claim has been made for an event that is now excluded, it will not be payable |

If we believe there has been a breach of the duty to take reasonable care not to make a misrepresentation, we will let you know our reasons and the information we rely on and give you an opportunity to provide an explanation.

In determining if there has been a breach of the duty, we will consider all relevant circumstances.

The rights we have if there has been a failure to comply with the duty will depend on factors such as what we would have done had a misrepresentation not been made during your application process and whether or not the misrepresentation was fraudulently made.

If we decide to take some action on your cover, we will advise you of our decision and the process to have this reviewed or make a complaint if you disagree with our decision.

Guidance for answering our questions

When answering our 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 that we ask you.
- Do not assume that we will contact your doctor for any medical information.
- Answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it or check with us.
- Review your application carefully. If someone else helped prepare your application (for example, your adviser), please check every answer (and make corrections if needed) before the application is submitted.

Other important information

Your application for cover will be treated as if you are applying for an individual 'consumer insurance contract'. For this reason, the duty to take reasonable care not to make a misrepresentation applies.

Before your cover starts, we may ask about any changes that mean you would now answer our questions differently. As any changes might require further assessment or investigation, it could save time if you let us know about any changes when they happen.

If after the cover starts, you think you may not have met your duty, please contact us immediately and we'll let you know whether it has any impact on the cover.

It's important that you understand this information and the questions we ask, so if you have any queries please contact us on 1300 134 433.

Section 9. Declaration

- I have read and understand the Duty to take reasonable care on page 8 and understand that this duty applies any time I answer MetLife's questions as part of an application for insurance.
- I declare the answers to the questions are true, complete and accurate, and I have not deliberately withheld any information relevant to this application.
- I agree to be bound by the terms and conditions set out in the MetLife Group Insurance Policy.
- I have read and understood the Privacy Disclosure Statement entitled 'Privacy - Use and Disclosure of personal information'. I consent to the collection, use and disclosure of my personal (including sensitive) information in accordance with these terms.
- I understand that cover under a policy does not begin until acceptance by the Insurer, of which I will be notified in writing.
- I have read the insurance section of the current Product Disclosure Statement.

Signature

Signature of applicant

Date (dd/mm/yyyy)



Full name

Please return completed form to

Fund Administrator, REI Super, GPO Box 4303, Melbourne VIC 3001

As part of the overall assessment process MetLife will contact you on your preferred phone number if further information is required.

[metlife.com.au](https://www.metlife.com.au)



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ABN 75 004 274 882 AFSL NO. 238 096

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