



# Personal Membership application

Before you start...

Fill this form out in **BLOCK** letters using a black or blue pen. Write 'X' to mark boxes.

If you make a mistake when filling out the form, cross it out and initial the change. Don't use liquid paper or whiteout. Before you send this form back to us read the Welcome Pack, which includes our Product Disclosure Statement (PDS) and Welcome to Mine Super booklet.

## 1. Your personal details

Mr Ms Mrs Miss Dr Other      Male Female  
          

Given names

Surname

Date of birth (DD-MM-YYYY)

  -   -    

Residential address

Suburb

State

  

Postcode

   

Postal address. If the same as your residential address, mark 'X' in this box

Suburb

State

  

Postcode

   

Mobile phone

Home phone

Work phone

Preferred email

Other email

How did you hear about Mine Super?

From an existing member

My employer

Our website

Other

Why did you choose Mine Super?

Turn over to finish filling out this form...



## 2. Your Tax File Number

You don't have to give us your Tax File Number (TFN). However, if you don't, your super contributions could be taxed an extra 32% and you won't be able to make contributions from your after-tax pay or income. See our PDS for more information on the consequences of not supplying your TFN.

Do you agree to provide your TFN?  Yes My TFN is  No

Under the Superannuation Industry (Supervision) Act 1993 we're authorised to collect your TFN, which will only be used for lawful purposes. These purposes may change in the future as a result of legislative change. We may disclose your TFN to another superannuation provider when your benefits are being transferred, unless you tell us in writing not to. If you provide your TFN, we'll also provide your TFN to the Commissioner of Taxation. Otherwise your TFN will be treated as confidential.

## 3. We can help you find your other super

Would you like us to use your TFN to find any other super you might have and help combine your super accounts? If you'd like us to search for other super accounts you might have, we may need to provide your TFN to the tax office and other super funds.  Yes  No

## 4. Protect yourself and your family with insurance

To find out more about our insurance, see our Product Disclosure Statement and Insurance Guide at [mine.com.au/super-pds](http://mine.com.au/super-pds)

### Your duty of disclosure

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, may affect their 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 they insure you for; or
- + is common knowledge; or
- + they know or should know as an insurer; or
- + they waive your duty to tell us about.

### If you do not tell us 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, they 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, they may avoid the contract within 3 years of entering into it.

If the insurer chooses not to avoid the contract, they 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, they 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.

### 4a. Do you want to apply for insurance or transfer in insurance from another provider?

You can apply for or transfer in any income protection or death and total and permanent disablement insurance you have with another fund or insurer.

The benefits of transferring include that:

- + all your insurance is in one place and you save on multiple fees charged by different providers
- + you receive cover without having your health and lifestyle fully assessed. While exclusions and premium loadings transfer over, you don't pay the loadings
- + if you transfer in your other income protection insurance, the usual exclusion on existing sickness won't apply.

Yes, I would like to **apply for insurance**, please send me the insurance application forms.  Yes, I would like to **transfer insurance**, please send me a transfer insurance form.

Turn over to finish filling out this form...



## 4b. If you're self-employed, do you want Limited Basic Insurance Cover?

To be eligible for Limited Basic Insurance Cover, which provides a set amount of death and total and permanent disablement cover based on your age without having your health assessed, you must be self-employed, an Australian Resident, which is a person entitled to hold an interest in a registered Australian super fund, and not have been paid or are not in the process of being paid a terminal illness or total and permanent disablement benefit.

See our PDS and Insurance Guide for more information about Limited Basic Insurance Cover for the self-employed.

Are you self-employed and operating a business as a self-employed individual, partnership or through a controlled entity? If you're eligible, do you want Limited Basic Insurance Cover?

Yes  No

Yes. Tell us your **job classification** below  No

### For limited Basic Insurance Cover, tell us your job classification to make sure you're not paying too much

The type of work you do affects the cost of all your insurance with us. New members automatically have a **Mining** job classification. If you're not an underground miner, let us know, or you could be paying too much for your insurance. If you're unemployed, retired or not working, select 'light manual'. Your new insurance premiums will apply from the date you sign this form and your application is accepted.

For the **professional** and **white collar** classifications, regardless of which classification you mark, you'll be considered white collar if we've recorded a salary of less than \$80,000 pa for you and professional if we've recorded \$80,000 pa or more.

#### Mark 'X' in one box

- Professional:** You work in a predominantly office based sedentary occupation for over 80% of your total work time and earn more than \$80,000 pa, excluding employer super contributions, so long as you're not defined as 'mining'.
- White collar:** You work in a predominantly office based sedentary occupation for over 80% of your total work time and earn less than \$80,000 pa, excluding employer super contributions, so long as you're not defined as 'mining'.
- Light manual:** You perform light manual work for more than 20% of your total work time and spend less than 5% of your work time in an underground mine, so long as you're not defined as 'heavy manual' or 'mining'. This category includes duties such as carpenter, electrician, plumber and factory production manager.
- Heavy manual:** You perform heavy manual work or work in an **open-cut mine** for more than 20% of your total work time and spend less than 5% of your work time in an underground mine, so long as you're not defined as 'mining'. This category includes duties such as bricklayer, roof carpenter and truck, forklift or bulldozer driver.
- Mining:** You perform light or heavy manual work in an **underground mine** for more than 5% of your total work time or work in any other high risk occupation agreed between Mine Super and the insurer.

Turn over to finish filling out this form...



## 5. How will you make your payment?

To start your super account you need to add at least \$100 to your account.

### Bank transfer

Please note: it's important to ensure you provide the correct BSB and account number when entering your payment details, as it may not be possible to recover your money if it's paid to the wrong account.

Payment amount \$

Date of funds transfer (DD-MM-YYYY)   -   -

**Bank:** Commonwealth Bank **BSB number:** 064 000 **Account number:** 10580195

**Reference:** PC + surname and phone number (no spaces)

Are you intending to claim a tax deduction for this contribution?

No

Yes. Please send us a **Notice of intent to claim or vary a deduction for personal super contributions** form, which you can find at [mine.com.au/deduction](http://mine.com.au/deduction) and use the following payment details:

**Bank:** Commonwealth Bank **BSB number:** 064 000 **Account number:** 10580195

**Reference:** DC + surname and phone number (no spaces)

If you're over age 65 you must meet a work test to add money to your account.

I'm aged between 65 and 74 and have worked at least 40 hours of paid work during a period of 30 consecutive days this financial year.

### Transfer your other super to Mine Super

Fund name

Member/account number

Unique Superannuation Identifier (USI)

Australian Business Number (ABN)

How much do you want to transfer? Mark 'X' in one box

Full balance, or

Partial amount of \$

## 6. Your declaration

### I declare that:

- + I've read and understood the Mine Super Product Disclosure Statement, including the Insurance Guide, found at [mine.com.au/super-pds](http://mine.com.au/super-pds) and agree to be bound by the terms and conditions of the Mine Superannuation Fund Trust Deed
- + I consent to the collection, use and disclosure of my personal information in accordance with Mine Super's Privacy Collection Notice and the Privacy Policy available at [mine.com.au/your-privacy](http://mine.com.au/your-privacy) and our insurer's privacy policy at [tal.com.au/privacy-policy](http://tal.com.au/privacy-policy) or available on request
- + the information I've provided in this form is true and correct and isn't misleading by way of inclusion or omission
- + I've read the Duty of Disclosure for insurance and I'm aware of the consequences of non-disclosure. I understand that I must advise our insurer TAL Life Limited ABN 70 050 109 450 AFS licence 237848 of any changes in my circumstances from now until I'm notified in writing that my application has been accepted. I've disclosed everything I know that could affect the decision to accept my application
- + I acknowledge that all insurance cover provided is subject to the Mine Superannuation Fund Trust Deed and the terms and conditions of the insurance policies between Mine Super and TAL Life Limited as changed from time to time
- + if I've requested to transfer my other super into Mine Super, I've considered the change in benefits that may result and any fees that may apply
- + I'm not a politically exposed person (PEP). Visit [mine.com.au/pep](http://mine.com.au/pep) for a definition. If you fall under the PEP definition, please call us on 13 MINE (13 64 63) or email [help@mine.com.au](mailto:help@mine.com.au)

Your signature



Date (DD-MM-YYYY)

Print name

Turn over to finish filling out this form...



## 7. Choose who you want to get your super and any death insurance proceeds if you die

### You can only nominate your executor or dependants.

- + To nominate your executor, mark 'X' in the Executor box listed below and add % of benefit amount.
- + Your dependants include your spouse (including defacto), child, a person who depends on you financially and a person you have an interdependent relationship with. Interdependency is complex, so you should contact us if you intend to nominate someone as an interdependent.

**I want to make a binding nomination.** We must pay your benefit to the people you nominate. You need two witness signatures in the witness signature box below.

**I want to make a non-binding nomination.** We'll decide who to pay your super and any insurance proceeds to, only using your nomination as a guide. Sign below but you don't need to have it witnessed.

| Beneficiary's full name | Relationship (only mark one box per beneficiary)  | % of benefit |
|-------------------------|---|--------------|
| Estate                  | <input type="checkbox"/> Executor   | %            |
|                         | <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Financial dependent <input type="checkbox"/> Interdependent | %            |
|                         | <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Financial dependent <input type="checkbox"/> Interdependent | %            |
|                         | <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Financial dependent <input type="checkbox"/> Interdependent | %            |
|                         | <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Financial dependent <input type="checkbox"/> Interdependent | %            |

You need to tell us the percentage of your benefit you want paid to each beneficiary.  
It can be any percentage, but the total must equal 100%.

**Total** 100%

### Your declaration

I understand that:

- + if my beneficiaries are no longer dependants, they pass away before I do or Mine Super can't find them, Mine Super will pay my benefit to someone else they consider appropriate
- + if I have a binding nomination this will remain in place for three years from when my two witnesses and I sign this form. After three years the nomination will cease, but Mine Super may still use the information to help find possible beneficiaries
- + if there's an error with my form, by law it can't be considered a binding nomination. When Mine Super receives my form they'll undertake an initial review and if they find an error I'll be advised whether my nomination is recorded as non-binding or not recorded at all
- + if my nomination is binding it'll replace previous nominations. If this nomination is non-binding, it won't replace a binding nomination
- + I can change or cancel this nomination at any time in writing by completing another Nominate your beneficiaries form.

Your signature

Today's date (DD-MM-YYYY)

 -  -    

Print name

### To make your nomination binding, it must be witnessed by two people

- + If this section isn't completed your nomination will be non-binding.
- + Your witnesses must sign and date this form at the same time as you.
- + If you nominate your 'Estate' as a beneficiary, your executor or a beneficiary under the Estate can't also be your witness.

I declare that I'm at least 18 years old; I'm not listed as a beneficiary above; and the person named in **Section 1. Your personal details** signed the above declaration in my presence.

Witness 1 signature

Print name

Today's date (DD-MM-YYYY)




Witness 2 signature

Print name

Today's date (DD-MM-YYYY)





When complete return this form to us by:

**Post** Mine Super  
Locked Bag 2020 Newcastle NSW 2300