



Employer-sponsored Your super account essentials

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

Member number
.....

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

2. Save on super fund fees

If you've had more than one job, chances are you've got more than one super account. This will mean you're paying multiple fees for multiple accounts.

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 \$

Give us the OK to use your Tax File Number (TFN) to find any other super you might have
We might need to provide your TFN to the Australian Taxation Office and other super funds.

Turn over to finish filling out this form...



3. Protecting you 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

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.

3a. Check how much you're paying for insurance

Are you eligible for automatic insurance?

You may be given automatic insurance. However, it's important to check you're eligible so you're not paying for cover you can't use.

- You're not an Australian or New Zealand citizen or a resident visa holder. You're not entitled to automatic insurance.
- You've been paid, or been entitled to be paid, a Terminal Illness benefit from any super fund or life insurance policy. You're not entitled to Death and Total and Permanent Disablement cover. However, you're still entitled to Income Protection insurance. Go to section 3c of this form to consider our new member special offer.
- You've been paid, or been entitled to be paid, a Total and Permanent Disablement benefit. You're eligible for limited Death and Total and Permanent Disablement cover and Income Protection insurance.

Tell us your job classification and make sure you're not paying too much for insurance

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 job nomination 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.

Are you a smoker? Mark 'X' in one box. Yes No

Turn over to finish filling out this form...



3b. Double your Basic Insurance Cover – use within 60 days!

- + You can double your Basic Insurance Cover within 60 days of the date of your welcome letter without having your health assessed.
- + If you're aged 50 or over and would like to take up this offer, you'll also need to complete the Double your Basic Insurance Cover form included with your Welcome Pack and send it back to us. If you're under age 50 simply tick the box below.

Yes, I'd like to double my Basic Insurance Cover. Please note that this will double the cost of your Basic Insurance Cover.

3c. Tailor your Income Protection insurance

New member special offer

You can improve your Income Protection insurance within 60 days of your welcome letter and be covered for existing sicknesses and not pay 20% extra if you smoke. You must meet the eligibility terms outlined in the Insurance Guide to qualify for this offer.

Increase your insured salary to match your actual income

- + We automatically record a salary of \$80,000 pa for you to work out the amount and cost of your Income Protection insurance. If you earn less than the salary we've recorded for you, you'll only be insured for your actual salary and could be paying too much for your insurance. Your actual salary is what you earn before tax is taken out (gross salary) in the 12 months immediately prior to the date you become disabled. It includes incentive based payments and bonuses, overtime, shift loadings and allowances and any salary package you could otherwise take as cash. If you've worked for a participating employer for less than 12 months, your salary will be based on your average salary for the time you've worked for this participating employer.
- + You can choose a lower salary than your actual salary to reduce your insurance costs.

\$ **What annual salary do you want to record for your Income Protection insurance?**

Your nominated salary won't change until you nominate a new amount.

Reduce your waiting period from 60 days to 30 days

A 30 day waiting period will increase your insurance costs by 50%.

Change my waiting period to 30 days

Increase the standard benefit payment period from two years to five years

A five year benefit payment period will increase your insurance cost by 80% and isn't available if you have a waiting period of up to two years under the Policy Extension Option.

Change my benefit payment period to five years.

Alternatively, you can increase your waiting period to reduce the cost of your insurance.

To do this mark 'X' in one box

90 days. Your insurance costs will reduce by 10%

120 days. Your insurance costs will reduce by 20%

You can also choose a period of **up to two years**, as per the Policy Extension Option. However, your insurance costs will stay the same. You must apply for this extension within 90 days of your cover automatically starting.

Turn over to finish filling out this form...



4. 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
- + 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 and our insurer's privacy policy at tal.com.au/privacy-policy or available on request
- + if my employer has provided my Tax File Number to Mine Super, I agree to it being used for lawful purposes, such as checking my identity and transferring my super to another super fund, unless I otherwise tell Mine Super in writing
- + 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 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 understand the implications of the changes I've made, including the effect these changes may have on the premiums I pay, and that the changes won't apply until this correctly completed form is received and processed by Mine Super. Any restrictions on my current cover will continue to apply to my changed cover
- + I acknowledge that all insurance cover provided is subject to the Mine Super 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 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

Your signature



Date (DD-MM-YYYY)

Print name

Turn over to finish filling out this form...



5. 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