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Changes and updates

Where advance notice is not required or is otherwise impossible, information on changes will be provided as soon as practicable following the change. The most up-to-date copy of this document is available by contacting LUCRF Super on 1300 130 780 or at mypartner@lucrf.com.au, or by visiting lucrf.com.au. This Super Member Guide serves as the Product Disclosure Statement (PDS) for the Labour Union Co-operative Retirement Fund (LUCRF Super) USI LUC0001AU ABN 26 382 680 883. Issued on 1 October 2019 by the Trustee of the Fund, L.U.C.R.F Pty Ltd ABN 18 005 502 090 AFSL 258481.

Super Member Guide

Product Disclosure Statement

1 October 2019

Important things you should know before reading this Super Member Guide – Product Disclosure Statement (PDS)

This PDS is a summary of significant information and contains a number of references to important information (each of which forms part of the PDS). You should consider this information before deciding whether to join LUCRF Super. This PDS contains general information only and does not take into account your personal financial situation or needs. You should obtain financial advice tailored to your circumstances. This PDS also contains information related to the insurance cover offered to LUCRF Super members. Insurance cover is provided by OnePath Life Limited ABN 33 009 657 176 | AFSL 238 341 (“OnePath”) and subject to the terms and conditions of the insurance policies issued to the trustee of LUCRF Super by OnePath (“the Policies”). This PDS provides a summary of the key terms and conditions of the Policies and does not represent a complete description of the terms on which insurance cover is provided. The Policies represent the concluded agreements between OnePath and the Trustee and, in the event of an inconsistency with this PDS, the terms of the Policies prevail.

1. About LUCRF Super

We're proud to be Australia's first industry superannuation fund. We were established in 1978 by the Federated Storemen and Packers Union (now known as the National Union of Workers or NUW). Today we manage over \$6.5 billion in assets for approximately 130,000 hard-working Australians. We partner with over 24,000 employers who contribute on our members' behalf. We exist to help our members achieve financial dignity, now and in retirement.

Members join us for many reasons, including our competitive fees and our solid long-term investment returns. As an industry super fund, we're run only to benefit members.

We're also a public offer fund, which means anyone, in any industry, can join. You can open an account with us regardless of whether you have an employer contributing to your super, you're self-employed or you're the spouse of a LUCRF Super member.

Here's what we offer:

A range of investment choices

There are 10 investment options to choose from. This includes MySuper Balanced, our default investment option that's available to everyone.

Flexible insurance

We offer Death Only, Death & Total and Permanent Disablement (TPD) and Income Protection cover.

LUCRF Pensions

We have three pension products:

- Transition to Retirement pension – if you're still working
- Retirement pension – if you're fully retired
- Disability pension – if you're permanently incapacitated.

You'll find more information on MySuper, including our MySuper product dashboard, at lucrf.com.au. Other important fund information including Trustee and executive remuneration can also be found on our website.

2. How super works

Super is a long-term investment set aside to help provide for your retirement. For most people, super will supplement the Age Pension. Making extra contributions to your super while you're still working can help provide a more comfortable lifestyle in retirement.

The government's Superannuation Guarantee (SG) legislation requires most employers to contribute a minimum of 9.5% of each employee's gross annual salary to a complying super fund (like LUCRF Super).

We invest your super, with investment returns contributing to your retirement savings.

Contributing to your super

The government provides incentives to help grow your super through:

Salary sacrifice: An arrangement where your employer pays part of your before-tax salary into your super.

Personal voluntary contributions: Contributions using after-tax pay or savings.

Spouse contributions: After-tax contributions to help your spouse build their super (tax incentives are available).

Government co-contributions: Extra super from the government (up to \$500) if you earn a total gross income of less than \$53,564 in the 2019/20 financial year and you make after-tax contributions.

Low income superannuation tax offset: A government super payment of up to \$500 annually if you earn an adjusted taxable income of less than \$37,000 in the 2019/20 financial year.

For more information on these incentives, visit ato.gov.au.

There are limits on contributions to and withdrawals from your super. See 'How super is taxed' on page 6 in this guide for more information.

^Limits or caps apply.

Choice of fund

You generally have the right to choose which super fund your employer makes your SG contributions to. However, if you don't

nominate a fund, your employer will make payments into their workplace default fund. To nominate LUCRF Super as your fund of choice, complete the Choice of Fund Form, available on our website or by calling us.

The default account your employer makes payments into has to be a MySuper account, like our MySuper Balanced account.

Accessing your super

Super is money set aside for your retirement. For this reason, these savings are generally 'preserved' until you reach your preservation age. Under limited circumstances, you may be able to access your super earlier than your preservation age.

Preservation age by year of birth	
Date of birth	Preservation age
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
After 30 June 1964	60

Find and rollover your lost super

If you've had more than one job, you might have more than one super account. This means you could be paying more than one set of fees. With your consent, we can search for all of your super accounts using your tax file number. We can then act on your behalf to combine them into one account. Call us on **1300 130 780**.

Before combining your super accounts, check to see if your other fund(s) will alter or cancel any insurance as a result of rolling out your super.

You should read the important information on accessing your super before making a final decision. Please refer to the 'How super works' section of the Super Member Guide – Additional Information, available at lucrf.com.au or by calling **1300 130 780**. The information may change between the time that you read this document and when you acquire the product.

3. Benefits of investing with LUCRF Super

Our super, pension and insurance products are designed to meet your needs at every life stage. Benefits include:

- solid long-term investment returns
- competitive fees
- an in-house contact centre
- personalised financial advice
- a wide range of investment options
- flexible insurance cover
- practical information and educational seminars
- a secure mobile app and online account access
- easy conversion of your super account into a pension
- access to a team of experts that can come to you.

You can personalise your super in the following ways:

- Select one or a mix of several investment options to suit your needs and goals.
- Tailor your insurance cover to protect you and your loved ones – Death & TPD, Death Only and/or Income Protection.
- Nominate either binding or non-binding beneficiaries.

You should read the important information on the benefits of investing with LUCRF Super before making a final decision. Please refer to the 'About LUCRF Super' section of the Super Member Guide – Additional Information, available at lucrf.com.au or by calling **1300 130 780**. The information relating to the benefits of investing with us may change between the time that you read this document and when you acquire the product.

4. Risks of super

All investments, including super, carry some level of risk. Investment risk relates to the likelihood of a negative outcome. Different assets (and investment options) carry varying levels of risk, as well as possible returns.

Generally, assets with the highest expected long-term returns, such as shares, have the highest risk of a negative short-to-medium-term return. In the same way, assets like cash or fixed interest, which usually have low short-term risk, are unlikely to produce high long-term returns.

The level of risk suitable for you will vary depending on a range of factors, including:

- your age
- your objectives
- your investment time frame
- where other parts of your wealth are invested
- your risk tolerance.

When considering which investment option(s) are right for you, keep in mind that:

- the value of investments will vary
- returns aren't guaranteed and you may lose some of your money
- the amount of your future super savings (including contributions and returns) may not be enough to adequately provide for your retirement

You should read the important information on the risks of super and the Standard Risk Measure before making a final decision. Please refer to the 'Risks of super' and 'How we invest your money' sections of our Investments Guide, available at lucrf.com.au or by calling **1300 130 780**. The information relating to risk and investments may change between the time that you read this document and when you acquire the product.

We're an award-winning fund

Over the past decade, our super and pension products have consistently been awarded top-level rankings from independent rating organisations SuperRatings and Selecting Super.



Ratings (awards) are only one factor to be taken into account when deciding whether to join LUCRF Super. These ratings were current at the time of publication and may change. Visit our website for more information on our awards. SuperRatings does not issue, sell, guarantee or underwrite this product. Go to superratings.com.au for details of its ratings criteria.

- levels of return vary and future returns may vary from past returns
- super laws may change in the future.

Factors that may affect your balance

We invest in a variety of asset classes, all of which carry different levels and types of risks, including:

- **currency risk** – the risk of a change in the price of one currency against another
- **market risk** – potential losses from investment market fluctuations
- **inflation risk** – the risk that returns may not keep up with inflation
- **adequacy** – the risk that you won't have enough super to meet your needs in retirement.

We assess our investment options using the super industry's Standard Risk Measure guidelines. These are based upon each investment option's assumed number of negative returns over a 20-year period. The options are graded across seven risk labels ranging from 'Very low' to 'Very high'.

Our MySuper Balanced investment option has a Standard Risk Measure with an expected frequency of approximately 3.5 negative years in any 20-year period, a risk band of 5 (1 being the least risk and 7 being the highest) and a risk label of 'Medium to high'.

5. How we invest your money

We offer 10 different investment options. Choose the investment option(s) that are right for you. If you don't make an investment choice when you first join us, your option defaults to MySuper Balanced.

Investment options with LUCRF Super	
Pre-mixed options	MySuper Balanced High Growth Targeted Return Moderate Conservative
Asset class options	Australian Shares International Shares Indexed Shares Property Cash

From time to time, the Trustee may alter our MySuper Balanced or other investment options, or the investment strategy of an investment option. We may also add, close or remove investment options. This may occur without prior notification or your consent.

Choosing a MySuper product or investment option

It's important that you take time to carefully consider how you'd like your money to be invested, as the difference between options can be significant. You should consider:

- the likely investment returns
- the investment risk
- your investment time frame (i.e. how long your money will be invested and when you'll need to access it).

Changing your investment option

You can change your investment option online or by completing an Investment Choice Form, available at our website. Changing your investment option is free of charge, and there's no limit to the amount of changes you can make in any given year. For more information see our Investments Guide.

MySuper Balanced option

This option is invested and managed with a strategy of providing long-term growth above the rate of inflation. Since our inception, our balanced (default) option (MySuper Balanced) has produced an average annual return of 9.60% (1978 – 2019).

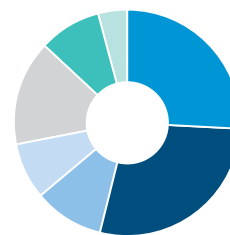
Our history shows that despite market fluctuations, our balanced (default) option has provided a healthy long-term return. We have selected the MySuper Balanced option as the default because it offers a good balance between risk and return. Please note that past performance is not a guarantee of future investment returns.

Who should invest in the MySuper Balanced option?

This option may suit you if you want to invest for a minimum time frame of five years and your goal is to grow the spending power of your investment over time. When investing in this option, it's important to accept the possibility of volatile returns in the short term with the potential to achieve growth over the longer term.

Features of MySuper Balanced

Strategic asset allocation as at 1 October 2019



	Ranges	
	%	%
● Australian shares	26	15–40
● International shares	28	17–40
● Property	10	4–20
● Infrastructure	8	2–20
● Alternatives	15	0–38
● Fixed interest	9	0–25
● Cash	4	0–25
Suggested minimum investment time frame	5 years	
Expected frequency of negative annual returns	Approx. 3.5 years out of every 20 years	
Risk band (1–7)	5	
Risk level	Medium to high	

Investment strategy – To invest in a diversified range of investments, with a greater proportion in shares, property and alternative investments, and the remainder in cash and fixed interest.

Investment objective – To achieve a return that exceeds the consumer price index increase by at least 3.75% per annum net of tax and investment expenses (or 3.41% per annum net of administration cost – based on a \$50,000 member balance) over rolling 10-year periods.

Environmental, social and corporate governance (ESG)

We integrate ESG considerations into our investment policies and practices, which are assessed and monitored. We're active participants in Australian and international investment initiatives and industry research by:

- being a signatory to the United Nations Principles for Responsible Investment (PRI)
- being a foundation member of the Australian Council of Superannuation Investors (ACSI)
- being a member of the Investor Group on Climate Change (IGCC)
- sponsoring research into labour standards and human rights.

You should read the important information on how we invest your money before making a final decision. Please refer to the 'How we invest your money' section of our Investments Guide, available at lucrf.com.au or by calling **1300 130 780**. The information relating to investments may change between the time that you read this document and when you acquire the product.

6. Fees and costs

Fees and other costs that you may be charged are outlined here. These may be deducted from your account, from the returns on your investment, or from fund assets as a whole.

Costs such as insurance premiums, and fees for personal advice may also be charged. These will depend on the nature of the insurance or advice chosen by you.

Taxes and insurance premiums are outlined in another section of this document.

You should read all the information about fees and other costs because it's important to understand their impact on your investment.

Please note that the fees you pay are net of tax.

Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs. Your employer may be able to negotiate to pay lower administration fees. Ask the fund or your financial adviser.[#]

To find out more

If you would like to find out more, or see the impact of the fees based on your own circumstances, the Australian Securities and Investments Commission (ASIC) website (moneysmart.gov.au) has a superannuation calculator to help you check out different fee options.

[#]This text is required by law. Fees for LUCRF Super are the same for all members and cannot be negotiated. LUCRF Super does not pay commissions to advisers.

MySuper Balanced		
Type of fee	Amount	How and when paid
Investment fee*	0.25% (0.30% gross of tax)	This fee (net of tax) is deducted from the gross investment earnings of the Fund (not your account).
Administration fee* Note: An upper variable admin fee cap of \$495 per annum applies to all accounts, regardless of balance.	\$1.50 per week (\$1.76 per week gross of tax) plus 0.18% (0.21% gross of tax) per annum of your account balance.	The fixed fee (\$1.50 per week) is deducted from your account on a quarterly basis. The variable fee (0.18% p.a.) is calculated on your daily account balance and deducted from your account once a month. Both fees are calculated on a pro rata basis when you close your account.
Buy/sell spread	Nil	Not applicable
Switching fee	Nil	Not applicable
Advice fees relating to all members investing in a particular MySuper product or investment option	Nil	Not applicable
Other fees and costs		
Family law split fee[#]	\$136 (\$160 gross of tax)	This fee (net of tax) is evenly split between your account and your spouse's account when the split is made.
Indirect cost ratio (ICR)* These costs include estimated transactional and operational costs (as detailed in our Fees and Costs booklet) and performance-related fees.	0.32%	These are estimated costs incurred by the Fund's investment managers and deducted before investment earnings are received. They take into account the Fund's experience in the last financial year. They are not deducted from your account or from the Fund's assets.

Note: We may change fees and costs at any time without your consent. You'll be notified of any material changes at least 30 days before implementation.

*If your account balance is less than \$6,000 at the end of the Fund's income year, the total combined amount of administration fees, investment fees and indirect costs charged to you is capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.

[#]For details of the family law enquiry fee, refer to our Fees and Costs booklet.

MySuper Balanced investment option

The table below shows how fees and costs can affect your super balance over a one-year period. You can use this table to compare this product with other super products.

Example – MySuper product		Balance of \$50,000
Investment fee	0.25% (0.30% gross of tax)	For every \$50,000 you have in the Balanced option, \$125* (gross amount \$150) will be deducted each year
Plus administration fee	\$78 per year/\$1.50 per week (\$92 per year/\$1.76 per week gross of tax) plus 0.18% p.a. (0.21% p.a. gross of tax)	And, you'll be charged \$168* (gross amount \$197) in administration fees
Plus indirect costs for the MySuper Balanced investment option	0.32%	And, indirect costs of \$160 each year will be incurred in your investment before investment earnings are received
Equals cost of product		If your balance was \$50,000, then for that year you'll be charged fees of \$453** for the MySuper product

*As a result of tax rebates credited to your account, the 'cost of product' in this table then effectively reduces from \$507 to \$453 over a one-year period. ^Additional fees may apply.

You should read the important information on fees and costs before making a final decision. Please refer to the Fees and Costs booklet, available at lucrf.com.au or by calling **1300 130 780**. The information relating to fees and costs may change between the time that you read this document and when you acquire the product.

7. How super is taxed

Contributing to your super can be a tax-effective way to boost your retirement savings. However, there are tax rules around contributions and withdrawals as outlined below.

Tax on contributions

Generally, there are two types of contributions that can be made to your super:

- 1. Concessional contributions** – before-tax contributions or contributions where a tax deduction is claimed.
- 2. Non-concessional contributions** – after-tax contributions.

The table below outlines the different contribution types and information on tax and capped amounts. Contribution tax is deducted from your account when the contributions are received.

Tax on contributions

There'll be tax consequences if your contributions exceed the capped amounts. Please refer to the table below for details.

	Concessional (before-tax) contributions	Non-concessional (after-tax) contributions
Contribution type and description	<ul style="list-style-type: none"> All employer contributions including the Superannuation Guarantee (SG) Salary sacrifices Contributions where a tax deduction is claimed 	<ul style="list-style-type: none"> Voluntary member contributions Government co-contributions Spouse contributions
Tax upon entering super	15% [^]	0%
Caps (contribution limits) Note: Strict tax penalties apply if these capped amounts are exceeded	\$25,000 per year	<ul style="list-style-type: none"> Up to \$100,000 per year, or \$300,000 (over a three-year period using the 'bring-forward' rule)*
Tax on amounts over the caps	Included in assessable income and taxed at marginal rates (less a 15% tax offset)	You're able to release your excess contributions and include earnings in assessable income. If you don't withdraw earnings or excess contributions, you'll be taxed at 47%.

[^]Those earning over \$250,000 in total adjusted income per annum will be liable for an extra 15% tax (known as the 'Division 293 tax') on top of the 15% tax that applies to concessional contributions when they enter the Fund.

*Applies if you're under 65 at 1 July in the relevant year.

Note: If your total super balance is more than \$1.6 million, you cannot make non-concessional contributions. Visit the Australian Taxation Office website (ato.gov.au) for more details.

Tax on investment earnings

We pay a maximum of 15% tax on our investment earnings.

This tax is deducted from the gross investment earnings of the Fund, not directly from member accounts.

Claiming a personal contribution as a tax deduction

If you want to claim a personal super contribution as a tax deduction, you first need to notify us that you intend to do so.

We must then send you written acknowledgement that we've received your valid notice of intent. You have to have received this acknowledgement before you can claim the deduction on your tax return. Visit ato.gov.au for details.

Tax on withdrawals, including benefit payments

If you're under 60, tax may be deducted when a benefit is paid to you. No tax is payable for super payments if you're over 60.

See the table below for details.

Your tax file number (TFN)

You don't have to provide your TFN to us. However, if you don't:

- you'll pay a higher tax rate on certain contributions and benefit payments
- we won't be able to accept personal after-tax contributions from you, so you may miss out on the government co-contribution (if you're eligible)
- you may have difficulties tracking lost super or combining your super accounts.

The consequences of not providing your TFN may change in the future as a result of changes to legislation.

Tax component	Maximum tax applied if you're under 60
Tax-free	0%
Taxable for 2019/20	Under preservation age <ul style="list-style-type: none"> 20% tax (plus the Medicare levy)
	Preservation age to 59 <ul style="list-style-type: none"> The first \$210,000 is tax-free Amounts over \$210,000 are taxed at 15% (plus the Medicare levy)

You should read the important information on how super is taxed before making a final decision. Please refer to the 'How super is taxed' section of the Super Member Guide – Additional Information, available at lucrf.com.au or by calling **1300 130 780**. The information relating to taxation may change between the time that you read this document and when you acquire the product.

8. Insurance in your super

We offer a range of insurance options as outlined below.

Death & Total and Permanent Disablement (TPD): Available in either Fixed Premium or Fixed Amount cover, this provides a benefit to you if you become terminally ill or totally and permanently disabled (as defined by the insurer), or to your dependants, nominated beneficiaries or your estate/legal personal representative (LPR) in the event of your death.

The table below outlines the current cost and amount of default Fixed Premium insurance cover by age. See our Insurance Guide for more on Fixed Amount cover and for full tables of costs and amounts.

Death Only: Available in Fixed Premium or Fixed Amount cover, this provides an insurance benefit to you if you become terminally ill (as defined by the insurer), or to your dependants, nominated beneficiaries or your LPR in the event of your death.


Income Protection (IP): This provides you with temporary financial support if you're unable to work through illness, injury or accident. It's a monthly payment for a period of up to either two or five years (depending on your eligibility).

Work categories

To reflect the various risks associated with different jobs, there are three work categories for Death & TPD cover (Light Blue, White Collar and Professional) and four categories for IP cover (Heavy Blue, Light Blue, White Collar and Professional). See our Insurance Guide for definitions.

Insurance cover if you receive employer contributions

If you're under 70 and you receive employer contributions, you're automatically allocated default insurance of 2 units of Light Blue Fixed Premium Death & TPD cover (subject to eligibility) upon joining us. The amount of insurance you receive is determined by your age and work category. This default insurance cover will apply if you don't make an active choice about your insurance (you don't have to complete any forms).

 The cost of default cover is automatically deducted directly from your super account on a quarterly basis (unless you tell us to cancel the default insurance).

Insurance offer for new members

Within 90 days from the date of your welcome letter, you may increase your default cover up to the automatic acceptance levels. This means that provided you answer some questions in the application form (to the satisfaction of the insurer), you don't have to provide any medical evidence to:

- obtain \$700 per week of IP cover under a two-year benefit period
- increase your 2 units of Death & TPD default cover to either a maximum of 8 units of Death & TPD cover OR a maximum of 8 units of Death Only cover

If you choose to change to Death Only cover, your TPD insurance will stop from the date your application is accepted. To be eligible for IP cover, you must be either a permanent employee working at least 15 hours per week or a casual employee who has been working an average of at least 30 hours over the past 6 months prior to applying for cover.

You can apply to change or increase your cover above these levels at any time by completing the appropriate form. If you've been with your current employer for more than six months and decide to join us, insurance claims will be limited to new events only for the first 12 months of your membership. See our Insurance Guide for more detail.

Automatic issue of default cover and automatic acceptance of cover is only available once per account. Any future LUCRF Super accounts you hold may also be eligible for default or automatically accepted cover. You're only eligible for insurance cover on one LUCRF Super account at a time.

Insurance cover if you don't receive employer contributions (Personal Plan members)

You can apply to obtain insurance cover at the same cost as other members by completing an Insurance Election Form and a OnePath Personal Statement. Please contact us for these forms.

Eligibility

Our default insurance cover applies to any member who is between 14 and 69, is an Australian citizen, permanent resident or the holder of a valid visa, or is temporarily residing outside of Australia (for up to three years), and has an employer contributing to their LUCRF Super account. You're ineligible to receive default cover if you are a 'claiming member', are not at work, have reached age 70 or have had a claim admitted, are eligible to receive a benefit, are in a waiting period for a benefit, or are in the process of claiming a benefit for terminal illness, total and permanent disablement, total disablement or partial disablement under any other insurance policy held by our insurer or any other insurer. Refer to our Insurance Guide for full eligibility criteria and definitions. Please note that 'at work' and 'not at work' have specific meanings in the Insurance Guide.

Medical and lifestyle exclusions

If you apply for cover in addition to default cover, or when you're not eligible for default cover, you'll be assessed on your current health. If you've suffered a previous health condition, an exclusion may be applied whereby you won't be able to claim a future benefit for this condition. However, you'll be covered for all other injuries or illnesses subject to the policy's terms and conditions.

Light Blue Fixed Premium Death & TPD cover (default)

Current age	Amount of cover per 2 units	Cost per week per 2 units of cover	Current age	Amount of cover per 2 units	Cost per week per 2 units of cover	Current age	Amount of cover per 2 units	Cost per week per 2 units of cover	Current age	Amount of cover per 2 units	Cost per week per 2 units of cover
14-15	\$45,000	\$1.28	28	\$105,000	\$2.13	41	\$81,000	\$3.78	54	\$19,000	\$3.78
16	\$46,000		29	\$110,000		42	\$70,000		55	\$17,000	
17	\$47,000		30	\$115,000		43	\$64,000		56	\$16,000	
18	\$48,000		31	\$120,000	44	\$60,000	57		\$15,000		
19	\$49,000		32	\$125,000	45	\$53,000	58		\$14,000		
20	\$50,000		33	\$130,000	46	\$46,000	59		\$13,000		
21	\$52,000		34	\$135,000	47	\$40,000	60		\$12,000		
22	\$54,000		35	\$135,000	48	\$36,000	61		\$11,000		
23	\$57,000		36	\$135,000	49	\$32,000	62		\$10,000		
24	\$60,000		37	\$135,000	50	\$29,000	63		\$9,000		
25	\$80,000	\$2.13	38	\$135,000	51	\$26,000	64	\$8,000			
26	\$90,000		39	\$115,000	52	\$23,000	65-69*	\$7,000			
27	\$100,000		40	\$94,000	53	\$21,000					

This is the net insurance cost you pay from your account balance. We pay the gross cost to our insurer but because we're able to claim a tax deduction for the cost of providing insurance (which we pass onto members), you pay the lower net (after-tax) cost. For amounts and costs of cover for other work categories, please refer to our Insurance Guide. *TPD cover is restricted to TPD Definition 2, 3, 4 or 5 if you're 65 or over on the event date (please refer to our Insurance Guide for details, including TPD definitions).

8. Insurance in your super (continued)

Duty of Disclosure

When you apply for insurance, you must provide us with any information that could affect our insurer's decision to offer you cover. This is known as your 'duty of disclosure'. Refer to our Insurance Guide for full details of your duty of disclosure obligations.

Changing or cancelling your cover

You can increase, reduce, convert or cancel your cover at any time, subject to terms and conditions. You can cancel the TPD part of your Death & TPD cover, or your entire Death & TPD cover. You cannot cancel the Death cover component only while retaining the TPD cover. To make any changes to your Death & TPD cover, including changing your work category, complete the Member Insurance Election Form. If you cancel your default cover within 60 days of your welcome letter, your premiums will be refunded.

Insurance matching/transferring

If you're under 61 and you have Death & TPD, Death Only or IP insurance with another super fund, you can apply to have your existing level of insurance matched or transferred by us (subject to eligibility and acceptance by our insurer).

Life events cover

Within 90 days of a specified life event occurring you may qualify for some additional cover without having to provide any medical evidence (subject to eligibility). Life events include the birth or adoption of a child, buying a house and getting married or divorced. Refer to our Insurance Guide for further details.

Maintaining your cover

Your insurance cover may be affected by parental leave, other paid or unpaid leave, changing your work category, travelling or working overseas, continuation option, or war. Please contact us if your circumstances change.

When your cover stops

Your insurance cover will stop:

- if your membership ceases or you write to us to cancel your cover
- on the last day of the month where there's not enough money in your account to cover the premium payment for you during that month
- when you reach the benefit expiry age (70 for Death & TPD and 65 for IP)
- on the date the insurer approves a terminal illness benefit for an amount equal to your Death cover
- if no formal notification is received of 'employer-approved' leave (as defined by the insurer) in excess of 24 months
- the date the policy ends
- for TPD, on the date a TPD benefit claim is approved by the insurer. For Death cover, on the date of death (if the Death sum insured is greater than the TPD sum insured and a TPD benefit is paid, the difference will continue as Death Only cover)
- if you're not an Australian resident, after you've departed Australia for a period of 90 days, or 31 days if Australia is not your permanent residence
- if you commence active service with the armed forces of any country, or, if you are in the Defence Force Reserve, if you become the subject of a call-out order
- if your account has been inactive for a continuous period of 16 months (inactive as defined under superannuation legislation as modified by the *Treasury Laws Amendment (Protecting Your Superannuation Package) Act 2019*) and where you haven't told us you'd like your insurance to continue.

Conditions and eligibility criteria apply to your insurance entitlement. The acceptance or rejection of an insurance application is at our insurer's discretion. Unless you cancel your policy, the cost of this cover will be deducted from your super account on a quarterly basis. If you make a claim, premiums will continue to be deducted until your claim has been approved by the insurer or the date of your death.

You should read the important information on insurance in your super before making a final decision. Please refer to our Insurance Guide, available at lucrf.com.au or by calling **1300 130 780**. The information relating to insurance may change between the time that you read this document and when you acquire the product.

9. How to open an account

To become a member, follow these steps:

1. Read this Super Member Guide and other relevant publications.
2. Complete the Super Member Application Form (and any other relevant forms), available on our website or by calling us.
3. Return your completed form(s) to:
LUCRF Super, PO Box 211, North Melbourne VIC 3051

Cooling-off period if you have a contributing employer

No cooling-off period applies.

Cooling-off period if you don't have a contributing employer

If you're applying for a Personal Plan membership, there's a cooling-off period in which you can cancel your membership in writing. This must be done within:

- 19 days of us receiving your application, or
- 14 days of the date of your welcome letter.

If you cancel your membership during this period, any preserved and restricted non-preserved benefits will have to remain in a super environment. You won't be entitled to receive any investment returns, and your initial contribution may be reduced due to tax.

Complaints

Complaints can be made by telephone or in writing. Please address written complaints to: complaints@lucrf.com.au

OR

The Complaints Officer, LUCRF Super PO Box 211, North Melbourne VIC 3051.

To assist us in resolving your complaint, please provide your full name, member number and current address. We'll aim to address your complaint as quickly as possible and certainly within 90 days as required by legislation. All complaints are formally recorded and reported to the Trustee.

Privacy

Protecting your personal information is very important to us. We collect, use, disclose and protect your personal information in accordance with our Personal Information Collection Statement and Privacy Policy. Please read these at lucrf.com.au/privacy or by calling us.

Changing your details?

We provide you with information in a number of ways. If you change your mailing or email address or your phone number, please advise us as soon as possible to ensure that you're kept up to date.

You should read the important information on how to open an account before making a final decision. Please refer to the 'How to open an account' section of the Super Member Guide – Additional Information, available at lucrf.com.au or by calling **1300 130 780**. The information relating to how to open an account may change between the time that you read this document and when you acquire the product.

Member Application Form

Complete this form to become a member of LUCRF Super.

Please print clearly using an in boxes where required.

Step 1 | Your details

Please cross one of the two descriptions below that applies to you:

Your employer is contributing to this account. Please complete all steps. As long as you meet our insurer's eligibility requirements, you'll automatically be allocated our default insurance and have the opportunity to increase your cover up to our automatic acceptance levels.

OR

You're self-employed or you don't have an employer contributing to this account. You're known as a Personal Plan member. Complete all steps **except** 3, 5, 6 and 7. You must provide proof of identification (see the back page for more information). If you'd like to apply for insurance, complete our Member Insurance Election Form and a OnePath Personal Statement which you can find at lucrf.com.au.

Please read our [Personal Information Collection Statement at lucrf.com.au/privacy](http://lucrf.com.au/privacy).

Title

Mr Mrs Miss Ms Other (please specify)

First name(s)

Last name

Date of birth

/ /

Gender

Male Female Other

Residential/Street address

Unit/Street number

Street name

Suburb/City/Town

State

Postcode

Postal address – if different to residential

Unit/Street/PO Box number

Street name

Suburb/City/Town

State

Postcode

Contact details

Email address

Home phone

()

Work phone

()

Mobile

From time to time we send marketing material. If you'd prefer **not** to receive this, please cross this box



Step 2 | Your tax file number (TFN)

A. Provide your TFN

We're authorised under legislation to collect, use and disclose your TFN. Where provided, it will be kept confidential and used only for lawful purposes (which may change in the future). It's not an offence if you choose not to provide your TFN. However, giving us your TFN means that we can accept all types of contributions to your account. You also won't be subject to additional tax as a result of failing to provide your TFN and it'll be easier for you to find other super accounts in your name. If we transfer your super to another fund, we may disclose your TFN to the other fund unless you send us a request in writing not to disclose it.

I have already provided my TFN.

OR

I am aware I do not have to provide my TFN, but by providing it I understand LUCRF Super will only use it for legal purposes.

I choose to provide my TFN and declare that it is:

B. Your super search consent and authorisation

I consent to LUCRF Super using my TFN to search for any super held by other super providers or the Australian Taxation Office (ATO).

I understand that any super held with the ATO will automatically be transferred into my LUCRF Super account. LUCRF Super will notify me of the search results listing any accounts held with other super providers before seeking my approval to transfer these funds into my LUCRF Super account.

I understand that my consent will remain in place until I contact LUCRF Super to cancel it. Before combining my super accounts,

I understand that I should consider how it might affect my insurance in other funds.

Note: We'll only use your TFN in accordance with your consent. You can cancel your consent by calling **1300 130 780**, or writing to us at mypartner@lucrf.com.au or PO Box 211, North Melbourne VIC 3051.

Superannuation amounts held with other providers and reported to the ATO as a result of a super search may differ to the amount transferred to your LUCRF Super account as a result of investment returns by the other provider.

Step 3 | Your employer's details

Employer name

Date you joined employer

 / /

Employer contact/representative

Employer phone number

 ()

Workplace address

Unit/Street number

Street name

Suburb/City/Town

State

Postcode

What's your main occupation?

Are you engaged in any other occupations? Yes No

If yes, please specify your other occupation(s)

Step 4 | Your investment choice



You must complete this step if you don't want the default MySuper Balanced investment option to be applied to your account.

Your funds are automatically invested in the MySuper Balanced option unless you tell us otherwise. This option has a diversified mixture of growth assets, such as shares and property, and defensive assets, like cash and fixed interest.

If you don't want your funds invested in the MySuper Balanced option, please indicate here how you'd like your super invested. **If you don't make a selection below, your super will be invested in the MySuper Balanced option.**

<input type="checkbox"/> I'd like my super invested in the options as I've indicated in this table (choose one option or a mix of options):	Investment options			
	MySuper Balanced (default)	%	Australian Shares	%
	High Growth	%	International Shares	%
	Targeted Return	%	Indexed Shares	%
	Moderate	%	Property	%
	Conservative	%	Cash	%
MUST TOTAL 100%				



Visit lucrf.com.au for more information about our investment options.

Insurance

Your default cover when you have an employer who pays super contributions into your account

When you first join LUCRF Super, you're automatically allocated the following insurance (known as your default cover) as long as you meet our insurer's eligibility requirements:

Up to age 69	2 units of Light Blue Fixed Premium Death & Total and Permanent Disablement (TPD) cover*
70 and over	No insurance

*Cost of insurance is deducted directly from your super account on a quarterly basis in arrears.

Note: Automatic issue of default cover is only available once per account and on one account at a time. Any future LUCRF Super accounts you hold may also be eligible for default cover. If you're a Personal Plan member (i.e. you're self-employed or you don't have an employer contributing to this account) you can apply for cover by completing our Member Insurance Election Form and a OnePath Personal Statement.



Please ensure you have read our Insurance Guide which includes all relevant tables. It's available at lucrf.com.au or by calling **1300 130 780**.

Your options

We offer insurance options that give you flexibility to tailor cover that best suits your personal circumstances.

LUCRF Super insurance options		
Products	Types of cover	Work categories covered
Death & TPD Provides a benefit to you if you become totally and permanently disabled or suffer a terminal illness (upon acceptance) or to your dependants, nominated beneficiaries or legal personal representative (your estate) in the event of your death (upon acceptance).	Fixed Premium or Fixed Amount	Light Blue White Collar Professional
Death Only Provides a benefit to you if you suffer a terminal illness, or to your dependants, nominated beneficiaries, or your legal personal representative (your estate) in the event of your death (upon acceptance).	Fixed Premium or Fixed Amount	Light Blue White Collar Professional
Income Protection Provides you with temporary financial support if you're unable to work through illness, injury or accident (upon acceptance). To apply for Income Protection cover, please complete the Super Income Protection Form.	Fixed Amount (30, 60 or 90-day waiting period)	Light Blue Heavy Blue White Collar Professional

Continued over the page

Types of Death & TPD cover

- **Fixed Premium (default):** This is where you pay a fixed cost for every unit of cover you have according to your age.
- **Fixed Amount:** This type of cover provides a specific dollar amount of insurance. While the amount of cover is fixed and will not change, the cost you pay will increase as you grow older.

Work categories for Death & TPD

To reflect the various risks associated with different jobs, there are three work categories under which you can be covered by Death & TPD or Death Only insurance: Light Blue, White Collar and Professional.

- **Light Blue (default):** You're a skilled or unskilled worker who performs light manual work and you're involved in non-hazardous industries and/or tasks. Unless you advise otherwise, this is the default category applied to you.
- **White Collar:** You're in a professional, administrative, clerical, secretarial, or similar desk-bound (sedentary) role that doesn't involve manual tasks and is undertaken at least 80% of the time in an office environment.
- **Professional:** Your current annual salary package (including Superannuation Guarantee contributions) is \$150,000 or more and you spend at least 80% of your time in an office environment. You're also:
 - a professional white-collar worker with a university degree qualification relevant to the field of your main occupation

OR

- an executive or senior managerial white-collar worker and not self-employed.

Note: In the event of a claim, our insurer will assess your details including whether you've fully disclosed all relevant information. Insurance eligibility is at the discretion of the insurer.

How much does Fixed Premium cover cost?

The table below shows the current cost per week per 2 units of Light Blue Death & TPD and Death Only cover. See our Insurance Guide or visit lucrf.com.au for full costs and cover amounts.

Cost per week per 2 units (default) of Light Blue Fixed Premium cover		
Current age	Death & TPD	Death Only
14-24	\$1.28	\$0.64
25-29	\$2.13	\$1.07
30-34	\$2.98	\$1.49
35-64	\$3.78	\$1.89
65-69*	\$2.55	\$1.28

*TPD cover is restricted to TPD Definition 2, 3, 4 or 5 only, if you're 65 or over on the event date (please refer to our Insurance Guide for details, including the TPD definitions).

Increasing your default cover up to the automatic acceptance level

WITHIN 90 days of joining

If you have an employer contributing to your super, you may increase your default cover up to the automatic acceptance levels* within 90 days from the date of your welcome letter. This means that provided you answer the screening questions in Step 6 (to the satisfaction of our insurer), you don't have to provide any medical evidence to increase your 2 units of Death & TPD default cover to:

- a maximum of 8 units of Death & TPD[^]

OR

- a maximum of 8 units of Death Only^{^#}.

To increase your cover within these levels, please complete steps 5 and 6 of this form. If you'd like to apply for insurance above these levels, you must complete a Member Insurance Election Form and, if required, a OnePath Personal Statement.

* Automatic acceptance of cover is only available once per account. Any future LUCRF Super accounts you hold may also be eligible for automatically accepted cover. You're only eligible for insurance cover on one LUCRF Super account at a time.

[^] Any cover in excess of \$1.1 million will require completion of a OnePath Personal Statement.

[#] If you choose to change to Death Only cover, your TPD cover will stop from the date your application is accepted.

AFTER 90 days of joining

If you want to increase your cover after 90 days from the date of your welcome letter, you'll need to complete an Insurance Election Form and, if required, a OnePath Personal Statement.

Step 5 | Your insurance cover

A. Opt-in to keep your insurance

By law, if your account becomes inactive (does not receive any amounts, such as contributions or rollovers, for 16 continuous months), any insurance cover you have with us will be cancelled. You can choose to keep your insurance if this happens by crossing the box below:

I want my insurance cover to continue. I understand this election will apply as long as my account is open, or until I choose to cancel my insurance cover. I will be notified at regular intervals how my insurance can be subsequently cancelled if desired.


B. Increase your insurance cover (when joining or within 90 days from the date of your welcome letter)

If you'd like to increase your insurance cover within our automatic acceptance levels, please complete the section(s) below.

You must also complete step 6.


Death & TPD

Total number of insurance units you wish to hold after this application is processed

units of insurance cover  This number needs to include your existing Death & TPD cover, including any default cover. For example, if you already have 2 units and you'd like an additional 6 units, you need to apply for 8 units.

OR


Total amount of fixed cover (must be a multiple of \$1,000)

\$  This number needs to include your existing Death & TPD cover, including any default cover. For example, if you already have \$100,000 of cover and you'd like an additional \$50,000 of cover, you need to apply for \$150,000 of cover.

OR


Death Only

Total number of insurance units you wish to hold after this application is processed

units of insurance cover  This number needs to include your existing Death Only cover, including any default cover. For example, if you already have 2 units and you'd like an additional 6 units, you need to apply for 8 units.

OR


Total amount of fixed cover (must be a multiple of \$1,000)

\$  This number needs to include your existing Death Only cover, including any default cover. For example, if you already have \$100,000 of cover and you'd like an additional \$50,000 of cover, you need to apply for \$150,000 of cover.

Any cover in excess of \$1.1 million will require completion of a OnePath Personal Statement, even if you're applying within 90 days of the date of your welcome letter.

Limits apply – please refer to the 'Increasing your default cover up to the automatic acceptance level' section of this form for more information.

Step 6 | Screening questions (for increased insurance cover up to our automatic acceptance levels)

 **IMPORTANT: Your responses to the questions below will be checked at the time you make a claim. Therefore, you must answer all of these questions truthfully and accurately. If you don't, any insurance claim you make may be reduced or declined.**

- Other than for colds, flus, minor upper respiratory tract infections or minor headaches,
 - are you now off work due to illness or injury? Yes No
 - have you been absent from work for 7 consecutive calendar days in the last 12 months due to illness or injury? Yes No
- Are you currently prevented from performing all the usual duties of your occupation on a full-time basis of at least 30 hours per week due to illness or injury (even if you're currently working less than 30 hours per week for non-medical reasons)? Yes No
- Have you ever made or are you entitled to make a claim for any type of sickness, accident or disability benefit(s), workers' compensation or any other form of compensation (including Centrelink payments) due to injury or illness? Yes No
- Have you been diagnosed with a medical condition that's expected to reduce your life expectancy to less than 12 months from today? Yes No
- Have you ever had an application for life, trauma or disability insurance declined, deferred, accepted with a higher than normal premium (other than for smoking) or issued with a restriction or exclusion? Yes No
- Other than for colds, flus, minor upper respiratory tract infections or minor headaches,
 - do you have a medical condition for which you take or have been advised to take medication or undergo any other form of medical treatment? Yes No
 - are you currently under investigation or been advised to undergo investigations for any medical condition or symptom? Yes No

You must be able to truthfully answer NO to all of the above questions to be eligible for increased cover within our automatic acceptance levels. If you answered YES to any of the above questions, you can still apply for additional cover by completing a OnePath Personal Statement.

Step 7 | Your work category



You must answer these questions so we can determine which work category applies to your insurance cover.

1. Do you spend at least 80% of your total working time in an office or similar environment performing administrative, clerical or sedentary-type duties? Yes No
2. Do you have a university degree qualification relevant to the field of your main occupation OR are you an executive or senior managerial white-collar worker and not self-employed OR are you a member of a professional institute? Yes No
3. Is your current annual salary package (including Superannuation Guarantee contributions) \$150,000 or more and do you spend at least 80% of your time in an office environment? Yes No

Step 8 | Your beneficiary details

When you open a LUCRF Super account, it's important that you carefully consider who you want to receive your superannuation benefit in the event of your death. There are two options to choose from (you must select one only):

Option 1 Non-binding nomination

This type of nomination is used as a guide for the Trustee when deciding how your death benefit (your super and any insurance amount) will be distributed. To advise us of your preferred nomination, please list your beneficiaries below.

First name and initial (e.g. John D)

Last name

Relationship to you

% share

First name and initial (e.g. John D)

Last name

Relationship to you

% share

First name and initial (e.g. John D)

Last name

Relationship to you

% share

First name and initial (e.g. John D)

Last name

Relationship to you

% share

SHARE MUST TOTAL 100%

If you'd like to nominate more beneficiaries, attach your own list to this form, or call us on **1300 130 780** to obtain a Change of Details Form. You can change or cancel your nomination at any time.

Option 2 Binding nomination

This type of nomination means the Trustee must pay your death benefit to the person(s) you have nominated (subject to superannuation law). Binding nominations are valid for three years and you'll need to confirm your nomination within this period for it to remain valid.

You can change or cancel your nomination at any time.



IMPORTANT: If you'd like to choose this option, you must complete a Binding Death Benefit Nomination Form available at lucrf.com.au or by calling us on **1300 130 780**.

Step 9 | Sign and date this form

Duty of disclosure

The Trustee who enters into a life insurance contract in respect of your life has a duty, before entering into the contract, to tell the insurer, OnePath Life Limited (Insurer), anything that they know, or could reasonably be expected to know, may affect the Insurer's decision to provide the insurance and on what terms. The Trustee has this duty until the Insurer agrees to provide the insurance.

The Trustee has the same duty before they extend, vary or reinstate the contract. The Trustee does not need to tell the Insurer anything that:

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

In order for the Trustee to comply with the duty of disclosure, we require you to tell us (Trustee) and the Insurer anything you know, or could reasonably be expected to know, that may affect the Insurer's decision to insure you and on what terms.

If you do not tell the Trustee and Insurer something that you know, or could reasonably be expected to know, this may affect the Insurer's decision to provide the insurance and on what terms. This may be treated as a failure by the Trustee entering into the contract to tell the Insurer something that we must tell the Insurer.

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 or Trustee anything you are required to, and the Insurer would not have provided the insurance or entered into the same contract with the Trustee if you had told the Insurer, the Insurer may avoid the contract within three years of entering into it.

If the Insurer chooses not to avoid the contract or reduce the amount of insurance provided, the Insurer may, at any time, vary the contract in a way that places the Insurer in the same position it would have been in if you had told the Insurer and the Trustee everything you should have. However, this right does not apply if the contract provides cover on death.

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

I declare that:

- The answers that I have provided to all questions in this application are true and correct.
- I have read the duty of disclosure and understand the consequences available to OnePath Life if I fail to tell them any matter relevant to its decision to provide insurance. I understand that the duty of disclosure continues after I have completed this application until I am notified in writing that my application for insurance has been accepted.
- I understand that my insurance will not become effective until OnePath Life has accepted my application for insurance cover in writing.
- I have read and understood the information contained in the Super Member Guide – Product Disclosure Statement, Super Member Guide – Additional Information, Fees and Costs booklet, Insurance Guide, Investments Guide and Financial Services Guide, available at lucrf.com.au.
- If I have provided information about another person in this application, I declare that I have the consent of that person to do so. I understand that OnePath Life requires me to inform the person concerned that I have done so and direct them to the Privacy Policy which is located at onepath.com.au/privacy-policy.
- I understand that if my application for cover is accepted, insurance cover will be provided to me on the terms contained in the Trustee's insurance policy with OnePath Life as changed from time to time.
- I have read OnePath Life's Privacy Policy which describes how they collect, use, store and disclose personal information (including health and other sensitive information) which is available at OnePath Life's website (onepath.com.au/insurance/privacy-policy) or by calling Customer Service on 133 667.
- I consent to OnePath Life collecting, using, storing and disclosing my personal information (including health and other sensitive information) to assess and process my application, as well as to manage and administer my insurance in accordance with OnePath Life's Privacy Statement available at lucrf.com.au.
- I understand that OnePath Life may require additional information or medical tests to enable assessment of my application and I authorise any medical practitioner or other health professional to release to OnePath Life or any other organisation appointed by OnePath Life any medical information needed in connection with my application.
- I understand that if I fail to attend any required medical appointments, my application may not be finalised and insurance cover may not be offered by OnePath Life.
- I acknowledge that if I do not complete the form correctly or I do not sign and date this declaration, my application will not be considered by OnePath Life.
- I consent to the collection, use and disclosure of my personal information in accordance with the LUCRF Super Personal Information Collection statement and the Privacy Policy available at lucrf.com.au/privacy or by calling **1300 130 780**.
- I understand that the document details I provide as evidence of my identity may be checked with the relevant government agency via the Document Verification Service (more information can be found at dvs.gov.au).

Signature



Date

/ /

Further information | Proof of identification (Personal Plan members only)

When you open a LUCRF Super Personal Plan account, you'll need to provide a certified copy of your proof of identification.

! **IMPORTANT: Your proof of ID must be certified and dated within 12 months of the date we receive it.**

What is a certified document?

It's a 'true copy' of an original document, sighted and signed by an authorised individual.

Who can certify a document?

Only certain individuals are authorised to certify copies of original documents. These include (but are not limited to):

- a pharmacist
- a registered medical practitioner
- a police officer
- a registrar or deputy registrar of a court
- a Justice of the Peace
- a permanent employee of Australia Post with two or more years of continuous service
- an officer with, or authorised representative of, a holder of an Australian Financial Services Licence (AFSL) with two or more years of continuous service.

The individual must view both the original and the copy to make sure that both documents are identical. They must then write or stamp "This is a true and correct copy of the original" on each of the copies, followed by their signature, printed name, qualifications and date.

What certified documents are accepted?

Accepted documents include the following:

1. One of these government-issued photographic ID documents:
 - current Australian driver licence
 - Australian passport (current or that has not been expired for more than two years)
 - current foreign passport
 - other current Australian government-issued photographic ID (such as a proof of age card or Australian tertiary institution student card).

OR

2. One of these government-issued non-photographic ID documents:
 - birth certificate or birth extract
 - citizenship certificate
 - current foreign driver licence
 - current Centrelink pension card.

And one of these documents showing your address:

- utility bill (less than 3 months old)
- local government rates notice (less than 3 months old)
- government benefits notice (less than 12 months old)
- tax assessment notice (less than 12 months old).

i **For further details on providing proof of identification**, including what to do if you've changed your name or you're currently overseas, call us on **1300 130 780** or refer to our 'How to provide proof of identification' fact sheet available on our website.

Checklist

Before you send this form to us, make sure you have:

- completed all relevant steps
- signed and dated this form at Step 9
- included proof of identification (Personal Plan members only).

Send this form to:

LUCRF Super
PO Box 211
North Melbourne VIC 3051
Or scan and email it to: mypartner@lucrf.com.au

i If you need any help completing this form, please call us on **1300 130 780** or email mypartner@lucrf.com.au.

Choice of Super Fund Form

Complete this form and hand it to your payroll department.

Please print clearly using an in boxes where required.

Step 1 | Your details

Please read our Personal Information Collection Statement at lucrf.com.au/privacy.

LUCRF Super member number (if known)

OR

I don't have a LUCRF Super member number yet

Date of birth

 / /

Title

 Mr Mrs Miss Ms Other (please specify)

First name

Last name

Step 2 | Your employer's details

Employer name

Employer phone number

 ()

Step 3 | LUCRF Super's details

Fund name

 L U C R F S U P E R

Fund phone number

 1 3 0 0 1 3 0 7 8 0

Fund address

 P O B O X 2 1 1 N O R T H M E L B O U R N E V I C 3 0 5 1

Fund Australian Business Number (ABN)

 2 6 3 8 2 6 8 0 8 8 3

Unique Superannuation Identifier (USI)

 L U C 0 0 0 1 A U

Step 4 | Authorisation

- This authority is effective until further notice from me.
- I have read and understood the Super Member Guide (Product Disclosure Statement) and the associated reference material as currently available at lucrf.com.au/resources.
- I consent to the collection, use and disclosure of my personal information in accordance with the LUCRF Super Personal Information Collection Statement and the Privacy Policy available at lucrf.com.au/privacy or by calling **1300 130 780**.

Signature



Date

 / /


Issued 1 October 2019 by L.U.C.R.F Pty Ltd ABN 18 005 502 090 AFSL 258481 as Trustee for Labour Union Co-operative Retirement Fund ABN 26 382 680 883 (LUCRF Super).

Information for employers

Personal service

Our team of dedicated business development managers can help you and your employees with all matters relating to super, retirement income and financial advice. If you'd like us to visit your workplace, simply call **1300 130 780**.

Notice of Compliance

LUCRF Super SFN: 1397 049 48

LUCRF Super ABN: 26 382 680 883

LUCRF Super Unique Superannuation Identifier (USI): LUC0001AU (Super)/LUC5140AU (Pension)

To whom it may concern,

I confirm the following details on behalf of L.U.C.R.F Pty Ltd, the Trustee for the Labour Union Co-operative Retirement Fund (LUCRF Super):

1. The registered office of the fund is: 833 Bourke Street, Docklands, Victoria 3008.
2. LUCRF Super is a complying superannuation fund within the meaning of the *Superannuation Industry (Supervision) Act 1993 (SIS Act)*.
3. LUCRF Super is able to accept superannuation contributions for eligible persons. These contributions are maintained and subsequently paid only in accordance with the *Superannuation Industry (Supervision) Regulations 1994*.
4. The LUCRF Super Trust Deed allows benefits of any amount to be accepted as rollovers. Any unrestricted non-preserved portion of the rollover will remain unrestricted and may be cashed out by the member at any time.
5. LUCRF Super has never been subject to a direction under Section 63 of the *SIS Act*.
6. LUCRF Super meets the insurance requirements to be chosen as a default fund by employers for the purposes of the Choice of Superannuation Fund legislation.
7. LUCRF Super is able to accept contributions from employers by electronic funds transfer (EFT) or BPAY.

The Trustee approves all employer-sponsors to pay on such frequency that they choose, provided that they meet their statutory obligations.

Any further queries regarding this notification should be directed to this office.

Yours faithfully,



Charlie Donnelly
Chief Executive Officer

 **1300 130 780**

 **lucrf.com.au**

 **mypartner@lucrf.com.au**

 **PO Box 211 North Melbourne VIC 3051**

 Please give this form to your payroll department. **Do not send it to us.**



Completing the form *Rollover initiation request to transfer whole balance of superannuation benefits between funds*

By completing this form, you will initiate a rollover request to transfer the **whole** balance of your super benefits between funds. This form can **not** be used to transfer part of the balance of your super benefits.

You can **not** use this form to transfer your benefits to your own self-managed super fund (SMSF). You must use the form *Rollover initiation request to transfer whole balance of superannuation benefits to your self-managed super fund* (NAT 74662).

This form will not change the fund to which your employer pays your contributions. The *Standard choice* form must be used by you to change funds.

BEFORE COMPLETING THIS FORM

- Read the important information below.
- Check that the fund you are transferring your benefits **TO** can accept this transfer.

WHEN COMPLETING THIS FORM

- Refer back to these instructions where a question shows a message like this: 
- Print clearly in BLOCK LETTERS.

AFTER COMPLETING THIS FORM

- Sign the authorisation.
- Send the request form to either your **FROM** fund or your **TO** fund

IMPORTANT INFORMATION

- ❗ This transfer may close your account – you will need to check this with your **FROM** fund.

This form can **not** be used to:

- transfer part of the balance of your super benefits
- transfer benefits if you don't know where your super is
- transfer benefits from multiple funds on this one form – a separate form must be completed for each fund you wish to transfer super from
- change the fund to which your employer pays contributions on your behalf
- open a super account
- transfer benefits under certain conditions or circumstances – for example, if there is a super agreement under the *Family Law Act 1975* in place

CHECKLIST

- Have you read the important information?
- Have you considered where your future employer contributions will be paid?
- Have you checked your **TO** fund can accept the transfer?
- Have you completed all of the mandatory fields on the form?
- Have you signed and dated the form?

WHAT HAPPENS TO MY FUTURE EMPLOYER CONTRIBUTIONS?

Using this form to transfer your benefits will not change the fund to which your employer pays your contributions and may close the account you are transferring your benefits **FROM**.

If you wish to change the fund into which your employer contributions are being paid, you will need to speak to your employer about super choice. For the appropriate forms and information about whether you are eligible to choose the fund to which your employer contributions are made, visit ato.gov.au or call the Australian Taxation Office (ATO) on **13 10 20**.

THINGS YOU NEED TO CONSIDER WHEN TRANSFERRING YOUR SUPERANNUATION

When you transfer your super, your entitlements under that fund may cease – you need to consider all relevant information before you make a decision to transfer your super. If you ask for information, your super provider must give it to you.

Some of the points you may consider are:

- **Fees** – your **FROM** fund must give you information about any exit or withdrawal fees. If you are not aware of the fees that may apply, you should contact your fund for further information before completing this form. The fees could include administration fees, and exit or withdrawal fees. Your **TO** fund may also charge entry or deposit fees on transfer. Differences in fees that funds charge can have a significant effect on the super you will have to retire on – for example, a 1% increase in fees may significantly reduce your final benefit.
- **Death and disability benefits** – your **FROM** fund may insure you against death, illness or an accident which leaves you unable to return to work. If you choose to leave your current fund, you may lose any insurance entitlements you have – other funds may not offer insurance, or may require you to pass a medical examination before they cover you.
- When considering a new fund, you should consider checking the costs and amount of any cover offered.

WHAT HAPPENS IF YOU DO NOT QUOTE MY TAX FILE NUMBER (TFN)?

You are not required to provide your TFN to your super fund. However, if you do not provide your TFN, your fund may be taxed at the highest marginal tax rate, plus the Medicare levy, on contributions made to your account in the year, compared to the concessional tax rate of 15%. Your fund may deduct this additional tax from your account.

If your super fund does not have your TFN, you will not be able to make personal contributions to your super account. Choosing to quote your TFN will also make it easier to keep track of your super in the future.

Under the *Superannuation Industry (Supervision) Act 1993*, your super fund is 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. The TFN may be disclosed to another super provider when your benefits are being transferred, unless you request in writing that your TFN is not to be disclosed to any other trustee.

TRANSFERS TO SELF-MANAGED SUPER FUNDS

You must use the form *Rollover initiation request to transfer whole balance of superannuation benefits to your self-managed super fund* (NAT 74662) to transfer your benefits to your own self-managed super fund (SMSF).

HAVE YOU CHANGED YOUR NAME OR ARE YOU SIGNING ON BEHALF OF ANOTHER PERSON?

If you have changed your name or are signing on behalf of the applicant, you will need to provide a certified linking document – a linking document is a document that proves a relationship exists between two (or more) names.

The following table contains information about suitable linking documents:

Purpose	Suitable linking documents
Change of name	Marriage certificate, deed poll or change of name certificate from the Births, Deaths and Marriages Registration Office
Signed on behalf of the applicant	Guardianship papers or Power of Attorney

CERTIFICATION OF PERSONAL DOCUMENTS

All copied pages of **original** proof of identification documents (including any linking documents) need to be certified as true copies by any individual approved to do so (see below).

The person who is authorised to certify documents must sight the original and the copy and make sure both documents are identical, then make sure all pages have been certified as true copies by writing or stamping '**certified true copy**' followed by their signature, printed name, qualification – for example, Justice of the Peace or Australia Post employee – and date.

The following people can certify copies of the originals as **true and correct** copies:

- a person enrolled on the roll of a State or Territory Supreme Court or the High Court of Australia as a legal practitioner
- a judge of a court
- a magistrate
- a Chief Executive Officer of a Commonwealth court
- a registrar or deputy registrar of a court
- a justice of the peace
- a notary public officer
- a police officer
- an agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
- a permanent employee of the Australian Postal Corporation with two or more years of continuous service
- an Australian consular officer or an Australian diplomatic officer
- an officer with two or more years of continuous service with one or more financial institutions
- a finance company officer with two or more years of continuous service (with one or more finance companies)
- an officer with, or authorised representative of, a holder of an Australian Financial Services Licence (AFSL), having two or more years continuous service with one or more licensees
- a permanent employee of the Commonwealth with two or more years continuous service
- a permanent employee of the State or Territory, or State and Territory authority with two or more years continuous service
- a permanent employee of a local government authority with two or more years of continuous service
- a member of the Institute of Chartered Accountants in Australia, CPA Australia, or the National Institute of Accountants, with two or more years continuous membership.

WHERE DO I SEND THE FORM?

You can send your completed and signed form to either the transferring or the receiving fund.

MORE INFORMATION

For more information about super, visit the:

- Australian Securities & Investments Commission (ASIC) website at moneysmart.gov.au
- ATO website at ato.gov.au/super

For more information about this form, phone the ATO on **13 10 20**.



Rollover initiation request to transfer whole balance of superannuation benefits between funds under the *Superannuation Industry (Supervision) Act 1993*

COMPLETING THIS FORM

- Read the important information pages
- Refer to instructions where indicated with a
- This form is only for whole (not part) balance transfers.

AFTER COMPLETING THIS FORM

- Sign the authorisation
- Send form to **either** your **FROM** (transferring) or **TO** (receiving) fund.

Personal details

Title: Mr Mrs Miss Ms Other

*Family name

*Given names

Other/previous names

*Date of birth / /

Tax file number

Under the *Superannuation Industry (Supervision) Act 1993*, you are not obliged to disclose your tax file number, but there may be tax consequences.

See 'What happens if I do not quote my tax file number?'

*Gender Male Female Indeterminate

Contact phone number

Residential address

*Address

*Suburb

*State/territory *Postcode

Previous address

If you know that the address held by your **FROM** fund is different to your current residential address, give details below.

Address

Suburb

State/territory Postcode

Fund details

FROM (Transferring fund)

*Fund name

Fund phone number

*Membership or account number

Australian business number (ABN)

Unique Superannuation identifier

If you have multiple account numbers with this fund, you must complete a separate form for each account you wish to transfer.

TO (Receiving fund)

*Fund name **LUCRF SUPER**
PO BOX 211, NORTH MELBOURNE VIC 3051

Fund phone number **1300 130 780**

*Membership or account number

Australian business number (ABN) **26 382 680 883**

Unique Superannuation identifier **LUC0001AU**

You must check with your **TO** fund to ensure they can accept this transfer.

Authorisation

By signing this request form I am making the following statements:

- I declare I have fully read this form and the information completed is true and correct.
- I am aware I may ask my superannuation provider for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my benefits, and have obtained or do not require such information.
- I consent to my tax file number being disclosed for the purposes of consolidating my account.
- I discharge the superannuation provider of my **FROM** fund of all further liability in respect of the benefits paid and transferred to my **TO** fund.

I request and consent to the transfer of superannuation as described above and authorise the superannuation provider of each fund to give effect to this transfer.

*Name (Print in BLOCK LETTERS)

*Signature

*Date / /

* Denotes mandatory field. If you do not complete all of the mandatory fields, there may be a delay in processing your request.

Notice of Compliance

LUCRF Super SFN: 1397 049 48

LUCRF Super ABN: 26 382 680 883

LUCRF Super Unique Superannuation Identifier (USI): LUC0001AU (Super)/LUC5140AU (Pension)

To whom it may concern,

I confirm the following details on behalf of L.U.C.R.F Pty Ltd, the Trustee for the Labour Union Co-operative Retirement Fund (LUCRF Super):

1. The registered office of the fund is: 833 Bourke Street, Docklands, Victoria 3008.
2. LUCRF Super is a complying superannuation fund within the meaning of the *Superannuation Industry (Supervision) Act 1993 (SIS Act)*.
3. LUCRF Super is able to accept superannuation contributions for eligible persons. These contributions are maintained and subsequently paid only in accordance with the *Superannuation Industry (Supervision) Regulations 1994*.
4. The LUCRF Super Trust Deed allows benefits of any amount to be accepted as rollovers. Any unrestricted non-preserved portion of the rollover will remain unrestricted and may be cashed out by the member at any time.
5. LUCRF Super has never been subject to a direction under Section 63 of the *SIS Act*.
6. LUCRF Super meets the insurance requirements to be chosen as a default fund by employers for the purposes of the Choice of Superannuation Fund legislation.
7. LUCRF Super is able to accept contributions from employers by electronic funds transfer (EFT) or BPAY. The Trustee approves all employer-sponsors to pay on such frequency that they choose, provided that they meet their statutory obligations.

Any further queries regarding this notification should be directed to this office.

Yours faithfully,



Charlie Donnelly
Chief Executive Officer

mypartner@lucrf.com.au
PO Box 211 North Melbourne VIC 3051

 **1300 130 780**  **lucrf.com.au**

Step 2 | Change your investment choice for your super

Please indicate your investment choices (in percentages) in both column A and column B below. Each column must total 100%. Your investment choices for your existing super balance (column A) and your future contributions (column B) may be the same or different.

Change the investment options for my existing super balance		Change the investment options for my future contributions	
Investment options	Column A (%)	Investment options	Column B (%)
MySuper Balanced (default)	%	MySuper Balanced (default)	%
High Growth	%	High Growth	%
Targeted Return	%	Targeted Return	%
Moderate	%	Moderate	%
Conservative	%	Conservative	%
Australian Shares	%	Australian Shares	%
International Shares	%	International Shares	%
Indexed Shares	%	Indexed Shares	%
Property	%	Property	%
Cash	%	Cash	%
MUST TOTAL 100%		MUST TOTAL 100%	

Important information on how to make an investment choice for your super

Frequently used terms

Existing super balance

The money currently in your super account.

Future contributions

Any money paid into your super account after we've processed your investment choice(s).

Investment choice

How you invest your existing super balance and/or any future contributions. There are 10 investment options you can choose from. You should choose your investment options depending on how much investment risk you're willing to take on.

If you don't make an investment choice, your existing super balance and future contributions will be automatically invested in our default option (MySuper Balanced).

No fee is applied when you request a change to your investment choice.

If you'd like help in making an investment choice that meets your financial needs, read our Investments Guide and complete our Investment Profile Questionnaire at lucrf.com.au. Alternatively, speak with one of our qualified financial advisers on 1300 130 780.

Step 3 | Change your investment choice for your pension

What do you want to do? (please cross one only)

- Change the investment options for my LUCRF Pension account and have it **drawn using the pro-rata (default) method**.
(Enter your percentages into Column A only. Leave Column B blank)
- Change the investment options for my LUCRF Pension account and have it **drawn using the defined-proportion method**.
(Enter your percentages in both Column A **and** Column B)

Change the investment options for my existing LUCRF Pension account		Draw my LUCRF Pension account using these defined proportions	
Investment options	Column A (%)	Investment options	Column B (%)
Balanced (default)	%	Balanced (default)	%
High Growth	%	High Growth	%
Targeted Return	%	Targeted Return	%
Moderate	%	Moderate	%
Conservative	%	Conservative	%
Australian Shares	%	Australian Shares	%
International Shares	%	International Shares	%
Indexed Shares	%	Indexed Shares	%
Property	%	Property	%
Cash	%	Cash	%
MUST TOTAL 100%		MUST TOTAL 100%	

Important information on how to make an investment choice for your pension

Frequently used terms

LUCRF Pension account

Refers to both retirement and transition to retirement pension accounts.

Pro-rata (default) method (mirrors your investment choices)

The money from your LUCRF Pension account is drawn down in the same percentages that you chose for your investment options.

Example

If your LUCRF Pension is drawn and you had 50% of your balance invested in the Cash option and 50% in the Targeted Return option, 50% of your drawdown payment would come from the Cash option and 50% from the Targeted Return option.

Defined-proportion method (you choose)

Refers to both retirement and transition to retirement pension accounts.

Example

1. Your LUCRF Pension payment is drawn from the first investment option that you've selected until the money in that option runs out.
2. Next, your LUCRF Pension payment is drawn from the second investment option that you've selected until the money in that option runs out, and so on. Once the money in the investment options you've selected has run out, your LUCRF Pension payments will automatically default to the pro-rata method (described above).

If you decide to use the defined-proportion method, remember to regularly assess your choices to make sure that the drawdown directions you provide still suit your situation. If they don't, you may want to choose a different set of investment options to draw down from.

Investment choice

This refers to how you invest your LUCRF Pension account using our 10 investment options. You should choose your investment options depending on how much investment risk you're willing to take on.

If you don't make a change to your investment options, the money in your LUCRF Pension is automatically invested in our default option (Balanced).

No fee is applied when you request a change to your investment choice.

If you'd like help in making an investment choice that meets your financial needs, read our Investments Guide and complete our Investment Profile Questionnaire at lucf.com.au. Alternatively, speak with one of our qualified financial advisers on 1300 130 780.

Important information on how to make an investment choice for your pension

When will my change of investment option take place?

If you make a request to change your investment option before 4pm AEST/AEDT on a business day, your account will be invested in your new investment choice effective for the unit price allocated for that day, which will not be known for at least one to two business days. Your new investment choice will be available in your account two business days after your request was received. **Requests received on or after 4pm AEST/AEDT on a business day, or on weekends or public holidays**, will be effective using the unit price allocated for the next available business day.

Changing your investment option(s) for your existing available account balance involves selling units in the option you're currently invested in and using those proceeds to buy units in your new selected investment option. The transactions are completed on the same business day and use the unit prices for that day. While these unit prices are being calculated, the amount of your account balance submitted for an investment change is removed from your available balance and becomes a pending balance until the unit prices are finalised and the new units are allocated to your account.

Frequent changes between investment options, or attempts to time investment market movements, present a risk to your account balance and future earnings. We do not support frequent changes between investment options and we're not responsible for evaluating the suitability of any change(s) you choose to make. While we don't normally limit the number of changes you can make to your investment option(s), we do monitor members' accounts for frequent changes over short time periods. This type of activity can have a harmful effect on the fund and other members. If it's determined that a member's excessive changing of investment options is having a harmful effect on the fund and other members, we reserve the right to limit the number of changes that member can make. This is in the best interest of all members.

 For more information on unit pricing, please see our [Investments Guide](#) or visit our [website](#).

Unit prices

Unit prices move up and down each day, in line with the earnings for each investment option. Unit prices increase when earnings are positive and are greater than the investment fees and investment-related tax for the relevant option. Unit prices decrease when investment earnings are negative, or they're less than the fees and tax for the relevant option. All earnings are thus reflected in each investment option's unit price. Unit prices are calculated net of investment fees and taxes which are deducted from the gross investment asset valuations, not directly from your account.

How do we calculate unit prices?

We use a multi-step process to calculate unit prices:

- 1. Data is received.** Typically, at the end of each business day, we receive data on the day's transactions. This includes the estimated value of assets from the investment managers responsible for managing our assets using the latest information available. Our custodian then verifies and collates this information.
- 2. Costs are deducted.** We deduct costs, such as the fees accrued to be paid to the investment managers and an estimate for tax on the investment earnings, to establish a 'net asset value' for each investment option.
- 3. Unit prices are calculated.** To determine the unit price for each investment option, the 'net asset value' is divided by the number of units currently issued for that investment option.

Super funds may apply a fee to reflect transaction changes (e.g. brokerage) when units are bought or sold. This is referred to as a buy/sell spread, typically expressed as a percentage added to or deducted from the unit price calculated for the 'net asset value'. We do not apply a buy/sell spread.

Step 4 | Sign and date this form

- I understand that my investment choice will be processed in accordance with my instructions and LUCRF Super's investment choice procedure.
- I have read and understood the relevant Member Guide (Product Disclosure Statement) and the associated reference material as currently available at lucrf.com.au. I recognise that these do not amount to investment advice materials and they act as general guides only.
- I acknowledge that if I send this form unsigned or incomplete, my request may not be processed.
- I consent to the collection, use and disclosure of my personal information in accordance with the LUCRF Super Personal Information Collection Statement and the Privacy Policy available at lucrf.com.au/privacy.

Signature



Date

/ /

Checklist


Before you send this form to us, make sure:

- your investment choice percentages total 100%
- you have signed and dated this form at Step 4.

Send this form to:

LUCRF Super
PO Box 211
North Melbourne VIC 3051

Or scan and email it to: mypartner@lucrf.com.au

 If you need any help completing this form, please call us on **1300 130 780** or email mypartner@lucrf.com.au.

Request for Payroll Deduction Form

Complete this form to deduct extra super contributions from your before or after-tax salary for payment to your LUCRF Super account (subject to your employer's approval).

Give your completed form to your payroll department. Do not send it to us.

Please print clearly using an in boxes where required.

Step 1 | Your payroll details

Please read our Personal Information Collection Statement at lucrf.com.au/privacy.

LUCRF Super member number

(please contact us on **1300 130 780** if you don't know your member number)

Your name

Company payroll number (if known)

Company name

I authorise you to deduct the following superannuation contributions from my pay and remit to LUCRF Super.

Step 2 | Before-tax contributions (salary sacrifice)

Please commence my before-tax contribution of:

%

OR

\$

Using the following pay frequency (please cross one option):

Weekly Fortnightly Monthly

Commencing from this future pay date:

Step 3 | After-tax contributions (personal contribution)

Please commence my after-tax contribution of:

%

OR

\$

Using the following pay frequency (please cross one option):

Weekly Fortnightly Monthly

Commencing from this future pay date:

Note to employer:

After-tax contributions are required by legislation to be paid within 28 days of the end of the quarter in which they are deducted.

Step 4 | Authorisation

This authority is effective until further notice from me.

Signature



Date



Issued 1 July 2019 by L.U.C.R.F Pty Ltd ABN 18 005 502 090 AFSL 258481 as Trustee for Labour Union Co-operative Retirement Fund ABN 26 382 680 883 (LUCRF Super).

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Insurance Election Form

Complete this form if you want to apply for or increase your Death & Total and Permanent Disablement (TPD) or Death Only insurance cover. Before completing the form, please ensure you have read our Insurance Guide which includes all relevant tables.

Please print clearly using an in boxes where required.

Insurance: your options

Our insurance options give you flexibility to tailor cover that best suits your personal circumstances.

LUCRF Super insurance options		
Products	Types of cover	Work categories covered
Death & TPD Provides a benefit to you if you become totally and permanently disabled or suffer a terminal illness (upon acceptance), or to your dependants, nominated beneficiaries or legal personal representative (your estate) in the event of your death (upon acceptance).	Fixed Premium or Fixed Amount	Light Blue White Collar Professional
Death Only Provides a benefit to you if you suffer a terminal illness, or to your dependants, nominated beneficiaries or your legal personal representative (your estate) in the event of your death (upon acceptance).	Fixed Premium or Fixed Amount	Light Blue White Collar Professional
Income Protection Provides you with temporary financial support if you're unable to work through illness, injury or accident (upon acceptance). You must complete a Member Income Protection Form if you want to apply for or increase this type of cover.	Fixed Amount (30, 60 or 90-day waiting period)	Light Blue Heavy Blue White Collar Professional

Types of Death & TPD and Death Only cover

- Fixed Premium (default)**

This is where you pay a fixed cost for every unit of cover you have according to your age group.

- Fixed Amount**

This type of cover provides a specific dollar amount of insurance. While the amount of cover is fixed and will not change, the cost you pay will increase as you grow older.

Work categories

To reflect the various risks associated with different jobs, there are three work categories under which you can be covered for Death & TPD and Death Only insurance.

- Light Blue (default)** You're a skilled or unskilled worker who performs light manual work and you're involved in non-hazardous industries and/or tasks. Unless you advise otherwise, this is the default category applied to you.
- White Collar** You're in a professional, administrative, clerical, secretarial, or similar desk-bound (sedentary) role that doesn't involve manual tasks and is undertaken at least 80% of the time in an office environment.
- Professional** Your current annual salary package (including Superannuation Guarantee contributions) is \$150,000 or more and you spend at least 80% of your time in an office environment. You're also:
 - a professional white-collar worker with a university degree qualification relevant to the field of your main occupation**OR**
 - an executive or senior managerial white-collar worker and not self-employed.

Note: In the event of a claim, our insurer will assess your details including whether you have fully disclosed all relevant information. Insurance eligibility is at the discretion of the insurer.

Continued over the page 



Insurance offer for new members

Increase your default cover within 90 days of the date of your welcome letter

If you have an employer who pays contributions into your super account, you're between 14 and 69, and you meet our insurer's eligibility requirements, you're automatically allocated default insurance of 2 units of Light Blue Fixed Premium Death & TPD cover. Full-time and permanent part-time Woolworths NSW employees also receive default Income Protection insurance of \$500 per week before tax, with a 30-day waiting period and a two-year benefit period (under the Light Blue work category).

Provided you have a contributing employer, and you apply within 90 days of the date of your welcome letter, you can increase your default cover up to the automatic acceptance level (AAL)[^]. This means that provided you answer the screening questions in Section A (to the satisfaction of the insurer), you don't have to provide any medical evidence to increase your 2 units of Death & TPD default cover to either:

- a maximum of 8 units of Death & TPD


OR

- a maximum of 8 units of Death Only.

If you choose to change to Death Only cover, your TPD cover will stop from the date your application is accepted. Any cover in excess of \$1.1 million will require completion of a OnePath Personal Statement. You can also apply for \$700 per week (before tax) of Income Protection cover with a two-year benefit period (or increase your cover to \$700 per week before tax if you're a permanent Woolworths NSW employee). If you'd like to apply for or increase your Income Protection insurance, complete a Member Income Protection Form available at lucrf.com.au or by calling **1300 130 780**.

[^]Automatic issue of default cover and automatic acceptance of cover is only available once per account. Any future LUCRF Super accounts you hold may also be eligible for default and automatically accepted cover. You're only eligible for insurance cover on one LUCRF Super account at a time.

Applying to increase your cover

 **Important: Only complete Section A OR Section B on this form (as applicable). Do not complete both sections.**

Are you applying within 90 days of the date of your welcome letter and for cover within the AAL?

Yes No


If you marked YES, complete Steps 1 and 2, all the steps in **Section A**, and Step 5.


OR

Are you applying more than 90 days after the date of your welcome letter or for cover above the AAL?

Yes No

If you marked YES, see below.

For cover up to \$1.1 million  complete Steps 1 and 2, all the steps in **Section B**, and Step 5.

For cover above \$1.1 million  complete Steps 1 and 2, all the steps in **Section B**, and Step 5.
A OnePath Personal Statement must also be completed.

Insurance cover above \$1.1 million

If you're applying for more than \$1.1 million of cover, you also need to complete and attach a OnePath Personal Statement (even if you're applying as a new member within 90 days of the date of your welcome letter).

To obtain a copy of the OnePath Personal Statement, please call us on **1300 130 780** or download one from lucrf.com.au.

Converting your cover

If you'd like to convert your existing insurance between Fixed Premium and Fixed Amount cover, you must complete our Member Insurance Conversion Form. To obtain this form, please call us on **1300 130 780** or download a copy from lucrf.com.au.

Step 1 | Opt-in to keep your insurance

By law, if your account becomes inactive (does not receive any amounts, such as contributions or rollovers, for 16 continuous months), any insurance cover you have with us will be cancelled. You can choose to keep your insurance if this happens by crossing the box below:

- I want my insurance cover to continue.** I understand this election will apply as long as my account is open, or until I choose to cancel my insurance cover. I will be notified at regular intervals how my insurance can be subsequently cancelled if desired.

Insurance Election Form

Step 2 | Your details

Please read our Personal Information Collection Statement at lucrf.com.au/privacy.

LUCRF Super member number

(please call **1300 130 780** if you don't know your member number)

Title

Mr Mrs Miss Ms Other (please specify)

First name(s)

Last name

Date of birth

/ /

Gender

Male Female Other

Residential/Street address

Unit/Street number

Street name

Suburb/City/Town

State

Postcode

Postal address – if different to residential

Unit/Street/PO Box number

Street name

Suburb/City/Town

State

Postcode

Contact details

Email address

Home phone

()

Work phone

()

Mobile

Employment details

Your current employer

Your main occupation

Are you engaged in any other occupations?

Yes No

If yes, please specify your other occupation(s)

To determine your work classification, answer the following questions (please cross):


1. Do you spend at least 80% of your total working time in an office or similar environment performing administrative, clerical or sedentary-type duties? Yes No
2. Do you have a university degree qualification relevant to the field of your main occupation OR are you an executive or senior managerial white-collar worker and not self-employed OR are you a member of a professional institute? Yes No
3. Is your current annual salary package (including the Superannuation Guarantee contribution) \$150,000 or more and do you spend at least 80% of your time in an office environment? Yes No

SECTION A: Insurance offer for new members

Step 3 | Your insurance selection


Death & TPD

Total number of insurance units you wish to hold after this application is processed

units of insurance cover  This number needs to include your existing Death & TPD cover, including any default cover. For example, if you already have 2 units and you'd like an additional 6 units, you need to apply for 8 units.

OR


Total amount of fixed cover (must be a multiple of \$1,000)

\$  This number needs to include your existing Death & TPD cover, including any default cover. For example, if you already have \$100,000 of cover and you'd like an additional \$50,000 of cover, you need to apply for \$150,000 of cover.

OR


Death Only

Total number of insurance units you wish to hold after this application is processed


units of insurance cover  This number needs to include your existing Death Only cover, including any default cover. For example, if you already have 2 units and you'd like an additional 6 units, you need to apply for 8 units.

OR

Total amount of fixed cover (must be a multiple of \$1,000)

\$  This number needs to include your existing Death Only cover, including any default cover. For example, if you already have \$100,000 of cover and you'd like an additional \$50,000 of cover, you need to apply for \$150,000 of cover.

Step 4 | Screening questions (for increased cover up to our AAL and within 90 days from the date of your welcome letter for new members)

 **IMPORTANT: Your responses to the questions below will be checked at the time you make a claim. Therefore, you must answer all of these questions truthfully and accurately. If you don't, any insurance claim you make may be reduced or declined.**

- Other than for colds, flus, minor upper respiratory tract infections or minor headaches,
 - are you now off work due to illness or injury? Yes No
 - have you been absent from work for 7 consecutive calendar days in the last 12 months due to illness or injury? Yes No
- Are you currently prevented from performing all the usual duties of your occupation on a full-time basis of at least 30 hours per week due to illness or injury (even if you're currently working less than 30 hours per week for non-medical reasons)? Yes No
- Have you ever made or are you entitled to make a claim for any type of sickness, accident or disability benefit(s), workers' compensation or any other form of compensation (including Centrelink payments) due to injury or illness? Yes No
- Have you been diagnosed with a medical condition that's expected to reduce your life expectancy to less than 12 months from today? Yes No
- Have you ever had an application for life, trauma or disability insurance declined, deferred, accepted with a higher than normal premium (other than for smoking) or issued with a restriction or exclusion? Yes No
- Other than for colds, flus, minor upper respiratory tract infections or minor headaches,
 - do you have a medical condition for which you take or have been advised to take medication or undergo any other form of medical treatment? Yes No
 - are you currently under investigation or been advised to undergo investigations for any medical condition or symptom? Yes No


You must be able to truthfully answer NO to all of the above questions to be eligible for increased cover within our automatic acceptance levels. If you answered YES to any of the above questions, you can still apply for additional cover by completing a OnePath Personal Statement.

SECTION B: Insurance for existing members

Step 3 | Your insurance selection


Death & TPD

Total number of insurance units you wish to hold after this application is processed

units of insurance cover  This number needs to include your existing Death & TPD cover, including any default cover. For example, if you already have 2 units and you'd like an additional 6 units, you need to apply for 8 units.

OR


Total amount of fixed cover (must be a multiple of \$1,000)

\$  This number needs to include your existing Death & TPD cover, including any default cover. For example, if you already have \$100,000 of cover and you'd like an additional \$50,000 of cover, you need to apply for \$150,000 of cover.

AND/OR


Death Only

Total number of insurance units you wish to hold after this application is processed


units of insurance cover  This number needs to include your existing Death Only cover, including any default cover. For example, if you already have 2 units and you'd like an additional 6 units, you need to apply for 8 units.

OR

Total amount of fixed cover (must be a multiple of \$1,000)

\$  This number needs to include your existing Death Only cover, including any default cover. For example, if you already have \$100,000 of cover and you'd like an additional \$50,000 of cover, you need to apply for \$150,000 of cover.

Step 4 | Health questions (for cover of up to \$1.1 million for existing members)

 **IMPORTANT: Your responses to the questions below will be checked at the time you make a claim. Therefore, you must answer all of these questions truthfully and accurately. If you don't, any insurance claim you make may be reduced or declined.**

1. Other than to combat a cold or flu,
 - a. are you, at the date of this application, off work due to injury or illness or restricted from performing any of the usual duties of your occupation due to injury or illness? Yes No
 - b. are you currently receiving any form of medical treatment or taking any form of medication? Yes No
 - c. have you taken more than a total of seven consecutive days off work over the past 12 months due to illness or injury? Yes No
2. Have you ever received medical advice, consulted a doctor, undergone medical treatment, investigations or operations for, or suffered from any of the following:
 - a. cancer, a tumour or growth including breast lumps or skin lesions/moles (even if you haven't seen a doctor), high blood pressure, high cholesterol, a heart complaint, a murmur, palpitations or chest pain, a stroke, a thyroid or glandular disorder, or diabetes? Yes No
 - b. back or neck pain/disorder, musculoskeletal symptoms or any joint disorder, gout, arthritis, repetitive strain syndrome, paralysis of any kind, chronic fatigue syndrome, epilepsy or a neurological disorder, or a mental/nervous disorder including stress, anxiety or depression? Yes No
 - c. kidney, bowel, bladder, gall bladder, liver disease or disorder, a lung or other organ disorder, hepatitis, a hernia, a blood disorder, sleep apnoea, asthma or a persistent cough or any lung complaint, or any abnormality of hearing, speech or eyesight (excluding glasses or contact lenses)? Yes No
3. Have you ever tested positive for Human Immunodeficiency Virus (HIV), which causes Acquired Immune Deficiency Syndrome (AIDS), or are you suffering from AIDS or any AIDS-related conditions? Yes No
4. Have you ever had an application for life, disability, trauma or income protection declined? Yes No
5. a. What's your current height? (in centimetres) b. What's your current weight? (in kilograms)

If you've ticked YES to any of these questions and/or are applying for more than \$1.1 million of cover and/or are a Personal Plan member, you'll need to complete a OnePath Personal Statement. If you've truthfully ticked NO to all of the above health questions **AND** you're applying for less than \$1.1 million of cover, you'll be provided with the cover you've chosen from the date specified in your letter of confirmation.

Step 5 | Sign and date this form

Duty of disclosure

The Trustee who enters into a life insurance contract in respect of your life has a duty, before entering into the contract, to tell the insurer, OnePath Life Limited (Insurer), anything that they know, or could reasonably be expected to know, may affect the Insurer's decision to provide the insurance and on what terms. The Trustee has this duty until the Insurer agrees to provide the insurance.

The Trustee has the same duty before they extend, vary or reinstate the contract. The Trustee does not need to tell the Insurer anything that:

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

In order for the Trustee to comply with the duty of disclosure, we require you to tell us (Trustee) and the Insurer anything you know, or could reasonably be expected to know, that may affect the Insurer's decision to insure you and on what terms.

If you do not tell the Trustee and Insurer something that you know, or could reasonably be expected to know, may affect the Insurer's decision to provide the insurance and on what terms, this may be treated as a failure by the Trustee entering into the contract to tell the Insurer something that we must tell the Insurer.

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 or Trustee anything you are required to, and the Insurer would not have provided the insurance or entered into the same contract with the Trustee if you had told the Insurer, the Insurer may avoid the contract within three years of entering into it.

If the Insurer chooses not to avoid the contract or reduce the amount of insurance provided, the Insurer may, at any time, vary the contract in a way that places the Insurer in the same position it would have been in if you had told the Insurer and the Trustee everything you should have. However, this right does not apply if the contract provides cover on death.

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

I declare that:

- The answers that I have provided to all questions in this application are true and correct.
- I have read the duty of disclosure and understand the consequences available to OnePath Life if I fail to tell them any matter relevant to its decision to provide insurance. I understand that the duty of disclosure continues after I have completed this application until I am notified in writing that my application for insurance has been accepted.
- I understand that my insurance will not become effective until OnePath Life has accepted my application for insurance cover in writing.
- I have read and understood the information contained in the Insurance Guide and the relevant Super Member Guide – Product Disclosure Statement.
- If I have provided information about another person in this application, I declare that I have the consent of that person to do so. I understand that OnePath Life requires me to inform the person concerned that I have done so and direct them to the Privacy Policy which is located at onepath.com.au/privacy-policy.
- I understand that if my application for cover is accepted, insurance cover will be provided to me on the terms contained in the Trustee's insurance policy with OnePath Life as changed from time to time.
- I have read OnePath Life's Privacy Policy which describes how they collect, use, store and disclose personal information (including health and other sensitive information) which is available at [OnePath Life's website \(onepath.com.au/insurance/privacy-policy\)](http://onepath.com.au/insurance/privacy-policy) or by calling Customer Service on 133 667.
- I consent to OnePath Life collecting, using, storing and disclosing my personal information (including health and other sensitive information) to assess and process my application, as well as to manage and administer my insurance in accordance with OnePath Life's Privacy Statement available at lucrf.com.au.
- I understand that OnePath Life may require additional information or medical tests to enable assessment of my application and I authorise any medical practitioner or other health professional to release to OnePath Life or any other organisation appointed by OnePath Life any medical information needed in connection with my application.
- I understand that if I fail to attend any required medical appointments, my application may not be finalised and insurance cover may not be offered by OnePath Life.
- I acknowledge that if I do not complete the form correctly or I do not sign and date this declaration, my application will not be considered by OnePath Life.
- I consent to the collection, use and disclosure of my personal information in accordance with the LUCRF Super Personal Information Collection statement and the Privacy Policy available at lucrf.com.au/privacy or by calling **1300 130 780**.

Signature



Date

/ /

Checklist

Before you send this form to us, make sure you have:

- answered the screening or health questions honestly and accurately
- indicated the amount of cover you wish to apply for
- completed and attached a OnePath Personal Statement (if required)
- signed and dated this form at Step 5.

Send this form to:

LUCRF Super
PO Box 211
North Melbourne VIC 3051

Or scan and email it to: mypartner@lucrf.com.au

If you need any help completing this form, please call us on **1300 130 780** or email mypartner@lucrf.com.au.

Income Protection Form

Complete this form to apply for or increase your Income Protection insurance.

Please print clearly using an  in boxes where required.

Income Protection insurance

Please ensure you have read our Insurance Guide which includes all relevant tables.

Income Protection (IP) insurance is separate from our Death & Total and Permanent Disablement (TPD) or Death Only cover. It provides an income if you're unable to work as a result of an injury, illness or an accident and are receiving reduced or no income. The benefit you receive is paid for a maximum period of either two or five years. You can choose from a 30, 60 or 90-day waiting period. IP insurance is available with or without our Death & TPD or Death Only cover.


The maximum benefit you can receive is 85% of your pre-injury or illness salary (before tax). Up to 75% is paid to you as income (less tax) and any amount above this (up to 10%) is paid as a super contribution into your LUCRF Super account. A maximum monthly benefit of \$30,000 applies (inclusive of the 10% super contribution benefit).

Note: Your IP payment will be reduced if you receive any employment income, workers compensation, social security, other statutory or government payments, or income protection benefits from any other source at the time you make a claim.

A benefit period of up to five years is available to permanent employees who are entitled to accrue sick and annual leave and casual employees (who are paid on an hourly basis for the period they work and who aren't entitled to accrue sick or annual leave). To apply for a five-year benefit period, please **also** complete a OnePath Personal Statement available at lucrf.com.au or by calling **1300 130 780**.

If you're a casual employee, you must be working at least 30 hours a week, averaged over the previous six-month period. **You'll need to provide payslips or other evidence showing both your income and the hours you worked during the six months up to the date you completed this application.** If you make a claim, you'll need to provide a further six months of payslips to demonstrate that you've worked at least 20 hours per week, averaged over the previous six months.

Applying for Income Protection cover

 **Important: Only complete Section A OR Section B in this form (as applicable). Do not complete both sections.**

Are you applying within 90 days of the date of your welcome letter?

Yes No


If you marked YES, complete steps 1, 2, 3, 4 and 5, all the steps in **Section A**, and step 8.


OR

Are you applying more than 90 days after the date of your welcome letter or for cover above \$700 per week?

Yes No

If you marked YES, see below.

For cover up to \$7,000 per month  complete steps 1, 2, 3, 4 and 5, all the steps in Section B, and step 8.

For cover above \$7,000 per month  complete steps 1, 2, 3, 4 and 5, all the steps in Section B, and step 8. A OnePath Personal Statement must also be completed.

Insurance cover above \$7,000 per month

If you're applying for more than \$7,000 per month of cover (even if you're applying as a new member within 90 days of your welcome letter), you also need to complete and attach a OnePath Personal Statement.

To obtain a copy of the OnePath Personal Statement, please call us on **1300 130 780** or download a copy from lucrf.com.au.



Income Protection Form

Step 1 | Opt-in to keep your insurance

By law, if your account becomes inactive (does not receive any amounts, such as contributions or rollovers, for 16 continuous months), any insurance cover you have with us will be cancelled. You can choose to keep your insurance if this happens by crossing the box below:

I want my insurance cover to continue. I understand this election will apply as long as my account is open, or until I choose to cancel my insurance cover. I will be notified at regular intervals how my insurance can be subsequently cancelled if desired.

Step 2 | Your details

Please read our Personal Information Collection Statement at lucrf.com.au/privacy.

LUCRF Super member number

(please call **1300 130 780** if you don't know your member number)

Title

Mr Mrs Miss Ms Other (please specify)

First name(s)

Last name

Date of birth

/ /

Gender

Male Female Other

Residential/Street address

Unit/Street number

Street name

Suburb/City/Town

State

Postcode

Postal address – if different to residential

Unit/Street/PO Box number

Street name

Suburb/City/Town

State

Postcode

Contact details

Email address

Home phone

()

Work phone

()

Mobile

Step 3 | Your preferred benefit and waiting periods

Please select your benefit period (cross one box):

2 years 5 years (for 5 years, please also complete a OnePath Personal Statement)

Please select your waiting period (cross one box):

30 days 60 days 90 days

Step 4 | Your work category

To ensure you're charged the correct premium for your insurance cover, we need to identify the work category that best represents the type of work you do.

What's the name of your current employer?

What's your main occupation?

Are you engaged in any other occupations?

Yes No

If yes, please specify your other occupation(s)

To determine your work classification, answer the following questions (please cross):

1. Do you spend at least 80% of your total working time in an office or similar environment performing administrative, clerical or sedentary-type duties? (This includes the total amount of time spent in all occupations as advised above) Yes No

If YES, go to questions 2 and 3.

If NO, go to questions 4 and 5.

Only complete questions 2 and 3 if you answered YES to question 1.

2. Do you have a university degree qualification relevant to the field of your main occupation OR are you an executive or senior managerial white-collar worker and not self-employed OR are you a member of a professional institute? Yes No

3. Is your current annual salary package (including the Superannuation Guarantee contribution) \$150,000 or more? Yes No

Only complete questions 4 and 5 if you answered NO to question 1.

4. Do you have a recognised trade qualification relating to your occupation OR does your occupation require you to perform light manual work OR are you a supervisor of blue-collar workers and your duties include up to 10% of light manual work? (e.g. an electrician, mechanic, printer, greengrocer, carpenter, plumber etc.)? Yes No

5. Are you a skilled or semi-skilled worker whose duties include heavy manual work OR are you required to operate heavy machinery (e.g. qualified wall/floor tiler, glazier, bulldozer driver, forklift driver)? Yes No

Step 5 | Your current employment status

Please complete this section to apply for IP cover.

I am a casual employee (cross one box only): Yes No

To be considered a casual employee, you must be paid on an hourly basis for the period you work, and must not be entitled to accrue sick or annual leave.

If you answered **YES** to being a casual employee, have you averaged at least 30 working hours per week over the previous six-month period? Yes No

Note: You'll need to provide payslips or other evidence which show both your income and the hours you worked over the six months up to the date of this application.

Are you considering a change in your current occupation, duties, working hours, employment situation(s) or financial situation? Yes No

OR

I am a permanent employee (cross one box only): Yes No

To be considered a permanent employee, you must be entitled to accrue sick and annual leave.

If you answered **YES** to being a permanent employee, are you currently working at least 15 hours per week? Yes No

SECTION A: Insurance offer for new members

Step 6 | Within 90 days of your welcome letter

If you don't currently have IP insurance with us you can obtain total IP cover of up to \$700 per week before tax (\$36,400 gross per year).

How much IP cover are you applying for?

A total benefit of \$ per week (must be a multiple of \$100)

Step 7 | Screening questions (for cover of up to \$700 per week and within 90 days of your welcome letter)

! **IMPORTANT:** Your responses to the questions below will be checked at the time you make a claim. Therefore, you must answer all of these questions truthfully and accurately. If you don't, any insurance claim you make may be reduced or declined.

1. Other than for colds, flus, minor upper respiratory tract infections or minor headaches,
 - a. are you now off work due to illness or injury? Yes No
 - b. have you been absent from work for 7 consecutive calendar days in the last 12 months due to illness or injury? Yes No
2. Are you currently prevented from performing all the usual duties of your occupation on a full-time basis of at least 30 hours per week due to illness or injury (even if you're currently working less than 30 hours per week for non-medical reasons)? Yes No
3. Have you ever made or are you entitled to make a claim for any type of sickness, accident or disability benefit(s), workers' compensation or any other form of compensation (including Centrelink payments) due to injury or illness? Yes No
4. Have you been diagnosed with a medical condition that's expected to reduce your life expectancy to less than 12 months from today? Yes No
5. Have you ever had an application for life, trauma or disability insurance declined, deferred, accepted with a higher than normal premium (other than for smoking) or issued with a restriction or exclusion? Yes No
6. Other than for colds, flus, minor upper respiratory tract infections or minor headaches,
 - a. do you have a medical condition for which you take or have been advised to take medication or undergo any other form of medical treatment? Yes No
 - b. are you currently under investigation or been advised to undergo investigations for any medical condition or symptom? Yes No

You must be able to truthfully answer NO to all of the above questions to be eligible for increased cover within our automatic acceptance levels. If you answered YES to any of the above questions, you can still apply for additional cover by completing a OnePath Personal Statement.

SECTION B: Insurance for existing members

Step 6 | After 90 days of the date of your welcome letter or for cover above \$700 per week

How much IP cover are you applying for?

A total benefit of \$ per week (must be a multiple of \$100)

If you have an employer contributing to your super account and you're applying for more than \$7,000 per month of Income Protection cover (because you earn a gross salary of at least \$98,800 per year), you'll need to complete a OnePath Personal Statement. To obtain a copy please call us on **1300 130 780** or download one from **lucrf.com.au**.

Step 7 | Health questions (for cover of up to \$7,000 per month and if you have an employer making contributions to your super)

IMPORTANT: Your responses to the questions below will be checked at the time you make a claim. Therefore, you must answer all of these questions truthfully and accurately. If you don't, any insurance claim you make may be reduced or declined.

1. Other than to combat a cold or flu,
 - a. are you, at the date of this application, off work due to injury or illness or restricted from performing any of the usual duties of your occupation due to injury or illness? Yes No
 - b. are you currently receiving any form of medical treatment or taking any form of medication? Yes No
 - c. have you taken more than a total of seven consecutive days off work over the past 12 months due to illness or injury? Yes No
2. Have you ever received medical advice, consulted a doctor, undergone medical treatment, investigations or operations for, or suffered from any of the following:
 - a. cancer, a tumour or growth including breast lumps or skin lesions/moles (even if you haven't seen a doctor), high blood pressure, high cholesterol, a heart complaint, a murmur, palpitations or chest pain, a stroke, a thyroid or glandular disorder, or diabetes? Yes No
 - b. back or neck pain/disorder, musculoskeletal symptoms or any joint disorder, gout, arthritis, repetitive strain syndrome, paralysis of any kind, chronic fatigue syndrome, epilepsy or a neurological disorder, or a mental/nervous disorder including stress, anxiety or depression? Yes No
 - c. kidney, bowel, bladder, gall bladder, liver disease or disorder, a lung or other organ disorder, hepatitis, a hernia, a blood disorder, sleep apnoea, asthma or a persistent cough or any lung complaint, or any abnormality of hearing, speech or eyesight (excluding glasses or contact lenses)? Yes No
3. Have you ever tested positive for Human Immunodeficiency Virus (HIV), which causes Acquired Immune Deficiency Syndrome (AIDS), or are you suffering from AIDS or any AIDS-related conditions? Yes No
4. Have you ever had an application for life, disability, trauma or income protection declined? Yes No
5.
 - a. What's your current height? (in centimetres)
 - b. What's your current weight? (in kilograms)

Personal Plan members

To apply for, or change your insurance cover as a LUCRF Super Personal Plan member, you'll also need to complete a OnePath Personal Statement. To obtain a copy, please call us on **1300 130 780** or download one from **lucrf.com.au**.

Step 8 | Sign and date this form

Duty of disclosure

The Trustee who enters into a life insurance contract in respect of your life has a duty, before entering into the contract, to tell the insurer, OnePath Life Limited (Insurer), anything that they know, or could reasonably be expected to know, may affect the Insurer's decision to provide the insurance and on what terms. The Trustee has this duty until the Insurer agrees to provide the insurance.

The Trustee has the same duty before they extend, vary or reinstate the contract. The Trustee does not need to tell the Insurer anything that:

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

In order for the Trustee to comply with the duty of disclosure, we require you to tell us (Trustee) and the Insurer anything you know, or could reasonably be expected to know, that may affect the Insurer's decision to insure you and on what terms.

If you do not tell the Trustee and Insurer something that you know, or could reasonably be expected to know, may affect the Insurer's decision to provide the insurance and on what terms, this may be treated as a failure by the Trustee entering into the contract to tell the Insurer something that we must tell the Insurer.

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 or Trustee anything you are required to, and the Insurer would not have provided the insurance or entered into the same contract with the Trustee if you had told the Insurer, the Insurer may avoid the contract within three years of entering into it.

If the Insurer chooses not to avoid the contract or reduce the amount of insurance provided, the Insurer may, at any time, vary the contract in a way that places the Insurer in the same position it would have been in if you had told the Insurer and the Trustee everything you should have. However, this right does not apply if the contract provides cover on death.

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

I declare that:

- The answers that I have provided to all questions in this application are true and correct.
- I have read the duty of disclosure and understand the consequences available to OnePath Life if I fail to tell them any matter relevant to its decision to provide insurance. I understand that the duty of disclosure continues after I have completed this application until I am notified in writing that my application for insurance has been accepted.
- I understand that my insurance will not become effective until OnePath Life has accepted my application for insurance cover in writing.
- I have read and understood the information contained in the Insurance Guide and the relevant Super Member Guide – Product Disclosure Statement.
- If I have provided information about another person in this application, I declare that I have the consent of that person to do so. I understand that OnePath Life requires me to inform the person concerned that I have done so and direct them to the Privacy Policy which is located at onepath.com.au/privacy-policy.
- I understand that if my application for cover is accepted, insurance cover will be provided to me on the terms contained in the Trustee's insurance policy with OnePath Life as changed from time to time.
- I have read OnePath Life's Privacy Policy which describes how they collect, use, store and disclose personal information (including health and other sensitive information) which is available at OnePath Life's website (onepath.com.au/insurance/privacy-policy) or by calling Customer Service on 133 667.
- I consent to OnePath Life collecting, using, storing and disclosing my personal information (including health and other sensitive information) to assess and process my application, as well as to manage and administer my insurance in accordance with OnePath Life's Privacy Statement available at lucrf.com.au.
- I understand that OnePath Life may require additional information or medical tests to enable assessment of my application and I authorise any medical practitioner or other health professional to release to OnePath Life or any other organisation appointed by OnePath Life any medical information needed in connection with my application.
- I understand that if I fail to attend any required medical appointments, my application may not be finalised and insurance cover may not be offered by OnePath Life.
- I acknowledge that if I do not complete the form correctly or I do not sign and date this declaration, my application will not be considered by OnePath Life.
- I consent to the collection, use and disclosure of my personal information in accordance with the LUCRF Super Personal Information Collection statement and the Privacy Policy available at lucrf.com.au/privacy or by calling **1300 130 780**.

Signature



Date

D	D	/	M	M	/	Y	Y	Y	Y
---	---	---	---	---	---	---	---	---	---

Checklist

Before you send this form to us, make sure you have:

- answered the screening and/or health questions honestly and accurately
- indicated the amount of cover you'd like to apply for
- completed and attached a OnePath Personal Statement (if required)
- attached payslips or other evidence showing your income and the hours you worked over the previous six months (casual employees only)
- signed and dated this form at Step 8.

Send this form to:

**LUCRF Super
PO Box 211
North Melbourne VIC 3051**

Or scan and email it to: mypartner@lucrf.com.au

 If you need any help completing this form, please call us on **1300 130 780** or email mypartner@lucrf.com.au.

In this section ‘we’, ‘us’ and ‘our’ refers to OnePath Life Limited. ‘You’ and ‘your’ refers to policy owners and life insureds.

We collect your personal information (including health and other sensitive information) from you in order to manage and administer our products and services. Without your personal information, we may not be able to process your application or provide you with the products or services you require.

We are committed to ensuring the confidentiality and security of your personal information (including health and other sensitive information). Our Privacy Policy details how we manage your personal information and is available on request or may be downloaded from onepath.com.au/insurance/privacy-policy.

In order to undertake the management and administration of our products and services, it may be necessary for us to disclose your personal information (including health and other sensitive information) to certain third parties as outlined below.

Unless you consent to such disclosure we will not be able to consider the information you have provided.

Providing your information to others

The parties to whom we may routinely disclose your personal information (including health and other sensitive information) include:

- an organisation that assists us to detect and protect against consumer fraud;
- any related company of OnePath Life Limited which will use the information for the same purposes as OnePath Life Limited and will act under OnePath Life’s Privacy Policy;
- organisations performing administration and/or compliance functions in relation to the products and services we provide;
- organisations providing medical or other services for the purpose of the assessment of any insurance claim you make with us (such as reinsurers);
- our solicitors or legal representatives;
- organisations maintaining our information technology systems;
- organisations providing mailing and printing services;
- persons who act on your behalf (such as your agent or financial adviser);
- the policy owner (or parties acting on behalf of the policy owner);
- regulatory bodies, government agencies, law enforcement bodies and courts;
- our related companies (members of the Zurich Insurance Group Ltd), including for carrying out any group business functions;
- organisations, including those in alliance with us or our related companies, to distribute, manage and administer our products and services, carry out business functions and analytics activities.

We will also disclose your personal information (including health and other sensitive information) in circumstances where we are required by law to do so. Examples of such laws are:

- the *Family Law Act 1975* (Cth) enables certain persons to request information about your interest in a superannuation fund;
- there are disclosure obligations to third parties under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.

Information required by law

OnePath Life Limited may be required by relevant laws to collect certain information from you. Details of these laws and why they require us to collect this information are contained in our Privacy Policy at onepath.com.au/insurance/privacy-policy.

Privacy consent

Where you wish to authorise any other parties to act on your behalf, to receive information and/or undertake transactions please notify us in writing.

If you give us personal information about someone else, you must show them a copy of this document or our Privacy Policy available at onepath.com.au/insurance/privacy-policy so that they may understand the manner in which their personal information may be used or disclosed by us in connection with your dealings with us.

Privacy Policy

Our Privacy Policy contains information about:

- when we may collect information from a third party;
- how you may access and seek correction of the personal information (including health and other sensitive information) we hold about you; and
- how you can raise concerns that we have breached the Privacy Act or an applicable code and how we will deal with those matters.

You can contact us about your information or any other privacy matter as follows:

In writing: GPO Box 75, Sydney NSW 2001
Email: insuranceprivacy@onepath.com.au

We may charge you a reasonable fee for this.

If any of your personal information is incorrect or has changed, please let us know by contacting Customer Services on 133 667. More information can be found in our Privacy Policy which can be obtained from our website at onepath.com.au/insurance/privacy-policy.

Overseas recipients

We may disclose your personal information (including health and other sensitive information) to recipients (including service providers and related companies) which are (1) located outside Australia and/or (2) not established in or do not carry on business in Australia. You can find details about the location of these recipients in our Privacy Policy at onepath.com.au/insurance/privacy-policy

Contact us

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 **1300 130 780**

 **lucrf.com.au**

 **mypartner@lucrf.com.au**

 **PO Box 211 North Melbourne VIC 3051**