

FirstChoice Personal Super Rollover of Insurance Cover Amount form



This form is to be completed for applications to rollover insurance from an external superannuation policy.

Please complete this checklist before sending the form to Colonial First State

- I have attached an up-to-date statement from my former fund confirming the type, level and additional terms of my existing cover
- I have attached an application form or additional application form with details of the balance to be transferred from my former fund
- I have completed all sections and signed and dated this form

You can apply to roll over insurance cover that you have outside of FirstChoice Personal Super if you are:

- joining FirstChoice Personal Super for the first time or are an existing member of FirstChoice Personal Super, and
- you have insurance cover under an existing superannuation fund ('former fund') and are transferring the account balance of that former fund to FirstChoice Personal Super, by

1. Completing PARTS A, B and C of this form, providing all the required details and acknowledging the Duty of Disclosure section of this application form, and
2. Attaching the most recent statement from your former fund confirming the type and level of cover you have with the former fund (if your cover has changed since your most recent statement was issued, you will need to provide an up-to-date statement), and
3. Attaching an application form or additional application form with details of your former fund and balance to be transferred.

Do not cancel your existing cover until you have received confirmation in writing that your request has been accepted by FirstChoice Personal Super.

If FirstChoice Personal Super's insurer (Commlnsure) accepts your application, you will receive an amount of cover equivalent to the level of cover you currently have with your former fund. Refer to Important Information attached.

Please note that acceptance of your request is subject to the Insurer's acceptance and some limitations apply.

Please complete this form using BLACK INK and print well within the boxes in CAPITAL LETTERS. Start at the left of each answer space and leave a gap between words.

PART A – PERSONAL DETAILS

1. INSURED DETAILS

Existing account number (if known)

0 1 0

Title

Mr Mrs Miss Ms Other

Given name(s)

Surname

Date of birth

/ /

Gender

Male Female

Postal address

Unit number Street number P.O. Box Street name

Suburb State Postcode

Country

Name of employer

Name of former fund

Former fund member number

Former fund SPIN (if known)

Important information about rollover of insurance

How is my cover applied when rolled into FirstChoice?

The way your cover will be applied depends on whether you are rolling Death and Total and Permanent Disablement (TPD) cover or Salary Continuance cover, as follows:

- **Death and TPD** – your total cover will be equal to the sum of any existing cover within FirstChoice Personal Super and the amount of cover held under your former fund (subject to product maximums).
Example: FirstChoice cover \$150,000 death only + former fund cover \$100,000 death only = new FirstChoice cover \$250,000 death only
- **Salary Continuance** – your total cover will be the greater of any existing cover within FirstChoice Personal Super and the amount of cover held under your former fund (subject to product maximums).
Example: FirstChoice cover \$4,000 per month, former fund cover \$7,500 per month = new FirstChoice cover \$7,500 per month

Do I need to have been previously underwritten in order to transfer my cover?

No. Your existing cover may have been obtained either through underwriting or automatically, for example, through an employer-sponsored plan arrangement.

What aspects of existing cover transfer?

When cover is rolled to FirstChoice, investors receive an equivalent sum insured as outlined above. Any exclusions, loadings and any forward underwriting limit (FUL) that applied to the cover under the former fund will also apply under FirstChoice. FirstChoice Personal Super premiums, terms and conditions will apply and may be different to your existing cover.

What waiting period will apply to my Salary Continuance cover?

When you roll cover to FirstChoice Personal Super the waiting period applied to your Salary Continuance cover will be:

- 30 days, if it was 30 days or less with your former fund
- 90 days, if it was greater than 30 days with your former fund.

Does this form allow me to rollover my super as well?

Investors still must complete an application form for their chosen FirstChoice super product if they don't already have an active account, or an additional application form if they are an investor.

Is there a limit to what insurance I can roll to FirstChoice?

Investors are able to roll multiple superannuation account balances and associated insurance policies to FirstChoice, subject to our product maximums. Refer to the Insurance section of our current PDS for further details.

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