

Your Privacy

LCA Nominees Pty Ltd ABN 61 008 204 939 is the trustee of the regulated superannuation fund known as Lutheran Super ABN 93 371 348 387. Lutheran Super is administered by the trustee with the assistance of a professional administration company engaged by us to perform administration services for the fund. We collect and handle personal information about you in order to manage and administer your superannuation arrangements. We may also use it to supply you with information about products and services offered by us and our related companies that we expect to be of interest to you. If you do not wish to receive marketing material, please contact us on 1800 635 796, or write to our Privacy Officer using the details listed below.

Our Privacy Policy is available to view at www.lutheransuper.com.au or you can obtain a copy by contacting us on 1800 635 796.

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

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

We may disclose your information to various organisations in order to manage and administer your super, including your employer, our professional advisors, insurers, other organisations who provide services or products relevant to the provision of your super, any relevant government authority that requires your personal information to be disclosed, and to our other service providers where it is used to assist with managing and administering your super.

In the process of managing and administering your super arrangements with us, your personal information may be disclosed to service providers who are based outside of Australia. It is anticipated that our current professional administrator may disclose personal information to information technology servers which are based in the United Kingdom, the United States, India, New Zealand or Bermuda. We will use all reasonable efforts (with the assistance of our professional administrator) to ensure that information disclosed via our professional administrator to foreign countries will not be held, inappropriately used or disclosed by the recipient of the information in those countries.

Our Privacy Policy sets out in more detail how we deal with your personal information and who you can talk to if you wish to access and seek correction of the information we hold about you. It also provides detail about how you may lodge a complaint about the way we have dealt with your information and how that complaint will be handled.

If you have any other queries in relation to privacy issues, you may contact us on 1800 635 796 or write to our Privacy Officer; The Privacy Officer, Lutheran Super, 197 Archer Street, North Adelaide, South Australia 5006.

Your Duty of Disclosure

A person who enters into a life insurance contract in respect of your life has a duty, before entering into the contract, to tell the insurer anything that he or she knows, or could reasonably be expected to know, which may affect the insurer's decision to provide the insurance and on what terms.

The person entering into the contract has this duty until the insurer agrees to provide the insurance. The person entering into the contract has the same duty before he or she extends, varies or reinstates the contract.

The person entering into the contract does not need to tell the insurer anything that:

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

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

If the person entering the contract does 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 the person entering into the contract does not tell the insurer anything he or she is required to, and the insurer would not have provided the insurance if he or she had told the insurer, the insurer may avoid the contract within 3 years of entering into it.

If the insurer chooses not to avoid the contract, the insurer may, at any time, reduce the amount of insurance provided. This would be worked out using a formula that takes into account the premium that would have been payable if he or she had told the insurer everything he or she should have. However, if the contract has a surrender value, or provides cover on death, the insurer may only exercise this right within 3 years of entering into the contract.

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

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



Section 1 – Choose level of death and TPD units of cover

- I wish to have units of death and TPD insurance cover* in Lutheran Super (**insert number of units**), or
- I wish to have units of death and units of TPD insurance cover* in Lutheran Super (**insert number of units**), or
- I wish to cancel both my death and TPD cover, or
- I wish to cancel my TPD cover only and retain my death cover

For the amount of cover provided by one unit, please refer to the Death and disability insurance section of the Member information booklet, available on the Fund's website www.lutheransuper.com.au

* Please note the value of each unit of TPD cover is different for new members who joined Lutheran Super after 31 December 2015.

If my request is agreed to, I understand that:

- this request replaces any previous instruction by me
- the information on this form will be handled by the Trustee to process my insurance choice
- if I have cancelled my insurance cover, evidence of good health will be required if I request insurance cover in the future
- provision of any higher insurance cover will be subject to the provision of satisfactory evidence of good health to the insurer and will not be provided until the Trustee has advised me in writing of its acceptance of the increased insurance cover
- by signing this form I acknowledge that I have read my duty of disclosure on this form
- I consent to my information being collected, disclosed and used in the manner set out in this form.

Signature

Date

/ /

Please return your completed form to the Fund Administrator, Lutheran Super, GPO Box 4303, Melbourne, VIC 3001.

Section 2 – Change my death and TPD cover to a fixed dollar amount

Please complete this section if you wish to change your death and TPD cover to a fixed dollar amount or if you wish to change your current fixed dollar amount of cover.

Select an option ✓

- I wish to change my death and TPD cover to a **fixed dollar amount** equal to the current value of my units of cover within Lutheran Super.
- I wish to change my death and TPD cover to a **fixed dollar amount** of \$
(must be a multiple of \$1,000). If the new fixed amount is higher than your current level of cover, you will be requested to provide satisfactory evidence of good health.

If my request is agreed to, I understand that:

- if I request a fixed level of cover, the amount of cover will not decrease with age, however the insurance premium will change each year based on my age
- if I request a fixed level of cover, I will not be able to change to unitised cover at any time
- provision of any higher insurance cover will be subject to the provision of satisfactory evidence of good health to the insurer and will not be provided until the Trustee has advised me in writing of its acceptance of the increased insurance cover
- any reduction from my existing insured benefit will take effect from the date the Trustee receives my request
- this request replaces any previous instruction by me
- the information on this form will be handled by the Trustee to process my insurance choice
- by signing this form I acknowledge that I have read my duty of disclosure on this form
- I consent to my information being collected, disclosed and used in the manner set out in this form.

Signature

Date

/ /

Please return your completed form to the Fund Administrator, Lutheran Super, GPO Box 4303, Melbourne, VIC 3001.



Section 4 – Make changes to IP cover (continued)

If my request is agreed to, I understand that:

- I must be permanently employed and work more than 15 hours per week
- provision of any higher insurance cover or an increased payment period will be subject to the provision of satisfactory evidence of good health to the insurer and will not be provided until the Trustee has advised me in writing of its acceptance of the changed insurance arrangements
- if I have cancelled my insurance cover, evidence of good health will be required if I request insurance cover in the future
- any reduction from my existing insured benefit will take effect from the date the Trustee receives my request
- this request replaces any previous instruction by me
- the information on this form will be handled by the Trustee to process my insurance choice
- by signing this form I acknowledge that I have read my duty of disclosure on this form
- I consent to my information being collected, disclosed and used in the manner set out in this form.

Signature

Date

 / /

Please return your completed form to the Fund Administrator, Lutheran Super, GPO Box 4303, Melbourne, VIC 3001.

AIA Australia Privacy

Your privacy is important to AIA Australia. By becoming a member, or otherwise interacting or continuing your relationship with AIA Australia directly or via a representative or intermediary, you confirm that you agree and consent to the collection, use (including holding and storage), disclosure and handling of personal and sensitive information ("Personal Information") in the manner described in the AIA Australia Privacy Policy on AIA Australia's website as updated from time to time. AIA Australia's current Privacy Policy is available at www.aia.com.au or by calling 1800 333 613. In summary, for the purposes set out in AIA Australia's Privacy Policy (including for the purposes of administering, assessing or processing your insurance or any claim) AIA Australia may:

- collect Personal Information from you, including from application forms or other information submitted in respect of your insurance, or when interacting with you (including online);
- collect your Personal Information from, and provide to, third parties in Australia and overseas, such as your representatives (including your financial adviser and the Australian Financial Service Licensee they represent), the trustee and administrator of a superannuation fund, employers, health professionals, reinsurers, government agencies, service providers and affiliates;
- be required or authorised to collect your Personal Information under various laws including insurance, taxation, financial services and other laws set out in AIA Australia's Privacy Policy; and
- disclose Personal Information to third parties which may be located in Australia, South Africa, the US, the United Kingdom, Europe, Asia and other countries including those set out in AIA Australia's Privacy Policy and you acknowledge that Australian Privacy Principle 8.1 (which relates to cross-border disclosures) will not apply to the disclosure, AIA Australia will not be accountable for those overseas parties under the Privacy Act and you may not be able to seek redress under the Privacy Act.

If you do not provide the required Personal Information, AIA Australia may not be able to provide insurance or other services to you. Information about how to access or correct your Personal Information held by AIA Australia or lodge a privacy-related complaint is set out in AIA Australia's Privacy Policy.

The most recent version of the AIA Australia Privacy Policy at www.aia.com.au applies to and supersedes all previous Privacy Policies and/or Privacy Statements and privacy summaries that you may receive or access.

