

ANZ Australian Staff Superannuation Scheme

Total and Permanent Disablement (TPD) or death and TPD cover opt-out form for RBA and SCA Section members

As a Retained Benefit Account (RBA) or Spouse Contribution Account (SCA) Section member, you can choose to opt-out of the age-based TPD cover or opt-out of both death and TPD cover by completing this form and returning it to ANZ Staff Super. If you're unsure of your decision, we recommend that you consult a licensed or appropriately authorised financial adviser.

If you need help

For assistance call ANZ Staff Super on **1800 000 086** or refer to www.anzstaffsuper.com.

Step 1 – Complete your personal details
Please print in black or blue pen, in uppercase, one character per box. A

Title Mr Mrs Ms Miss Other Date of birth / /

Given names

Surname

Member number

Step 2A – Election to opt-out of TPD cover only

I wish to opt-out of the age-based Total and Permanent Disablement cover in the RBA or SCA Section (as applicable).

Please note:

- The cancellation of your TPD cover will be effective from the date this election is processed and you will not be able to re-apply for TPD cover in the RBA or SCA Section.
- Your death cover will continue on the current basis.
- The cost of your TPD cover accrued prior to it being cancelled will be deducted from your account at the end of the month in which your TPD cover is cancelled or on earlier exit by redeeming some of your units.

Step 2B – Election to opt-out of both death and TPD cover

I wish to opt-out of both death and Total and Permanent Disablement cover in the RBA or SCA Section (as applicable).

Please note:

- The cancellation of your death and TPD cover will be effective from the date this election is processed and you will not be able to re-apply for TPD cover in the RBA or SCA Section. If you are in the SCA Section and wish to re-apply for death cover through the Scheme in the future, you will be required to provide health information to the Insurer and your insurance will not commence until the Insurer accepts your application for death cover. If you are in the RBA Section, you will not be able to re-apply for death cover through the Scheme in the future.
- The cost of your death and TPD cover accrued prior to it being cancelled will be deducted from your account at the end of the month in which your cover is cancelled or on earlier exit by redeeming some of your units.



Step 3 – Sign the form

By signing this form I:

- direct the Trustee to cancel the TPD or death and TPD cover from my account in the RBA or SCA Section (as applicable);
- acknowledge that I will not be entitled to a TPD insured benefit if I become disabled after the date this form is received by the Trustee;
- acknowledge that if I also opt out of death cover, I (or my beneficiaries) will not be entitled to a death insured benefit if I die after the date this form is received by the Trustee;
- acknowledge that I have received all information I require in order to exercise the election I have made;
- accept that I will be bound by the provisions of the Trust Deed and Rules which govern the operation of the ANZ Australian Staff Superannuation Scheme ;
- confirm that I have read the “Protecting members’ privacy” statement on this form (see above); and
- confirm that I understand and consent to my information being collected, disclosed and used in the manner set out in this form.

Signature

X

Date

/ /

Please return your completed form to:

ANZ Staff Super

GPO Box 4303

Melbourne VIC 3001

About the Insurer

Insurance cover is provided by OnePath Life Limited ABN 33 009 657 176 AFSL 238 341 (the “Insurer”) and subject to the terms and conditions of the insurance policy issued to ANZ Staff Superannuation (Australia) Pty Limited ABN 92 006 680 664 AFSL 238268 RSEL L0000543 (the Trustee of the Scheme) by the Insurer (the “Policy”). You should read the Product Disclosure Statement (PDS) for Section A members for a summary of the terms and conditions of the Policy. You can download the PDS from www.anzstaffsuper.com or contact ANZ Staff Super on **1800 000 086** if you would like a copy of the Policy.

Protecting members’ privacy

The Trustee, ANZ Staff Superannuation (Australia) Pty Limited, seeks to take all reasonable steps to protect members’ privacy and the confidentiality of members’ personal information.

The Scheme Administrator, Mercer, collects (on behalf of the Trustee) personal information directly from members and their employers. Sometimes information about you may be collected from other third parties such as a previous superannuation fund, your financial adviser or publicly available sources. We collect, use and disclose personal information about you to provide and manage your account in the Scheme and give you information about your super, or as required by super and tax laws.

If you do not provide the personal information requested or it is incomplete or inaccurate, we may not be able to manage your account properly and processing of transactions to, from or in relation to your account may be delayed.

Members’ personal information is kept confidential, but may be disclosed by the Trustee or Scheme Administrator to third parties, such as the Scheme’s actuary, Insurer, medical consultants, underwriter, legal adviser and auditor and other external service providers who are contracted to assist with administering members’ benefits. It may also be disclosed where expressly authorised or required by law, for example to government agencies such as the Australian Taxation Office and Superannuation Complaints Tribunal. Members’ personal information may also be disclosed to the Group Superannuation Department of ANZ for the purposes of administering members’ benefits or resolving members’ inquiries or complaints.

Members’ personal information may be disclosed to related entities of the Scheme Administrator located overseas (in particular, its wholly owned Global Operations Shared Services function in India) as part of the day-to-day provision of administration services.

The Trustee’s Privacy Policy Statement contains more detail about how we deal with your personal information and information about how you can access and seek correction of information we hold about you. It also includes information about how you can lodge a complaint about how we’ve dealt with your personal information and how that complaint will be handled.

If you have any queries in relation to privacy issues, please contact:

ANZ Staff Super

GPO Box 4303

Melbourne VIC 3001

Telephone: 1800 000 086

Facsimile: 03 9245 5827

Email: anzstaffsuper@superfacts.com

The Trustee’s Privacy Policy Statement is available on the Scheme’s website www.anzstaffsuper.com or from ANZ Staff Super by calling **1800 000 086**. You can also access the Scheme Administrator’s privacy policy on the Scheme’s website.

The Insurer’s Privacy Policy details how the Insurer manages personal information. It is available free of charge by calling OnePath Customer Services on 133 667 or may be downloaded from onepath.com.au/privacy-policy.

