



Are you adequately covered?

Find out:

- Why insurance through your super is often **cheaper** than insurance through other sources.
- Why as a regional Australian you are more **at risk** than city dwellers!
- How you can potentially **lower** your income tax rate by taking out insurance through super.
- What your living expenses are and why you may need **\$100,000s of insurance cover** just to get by!

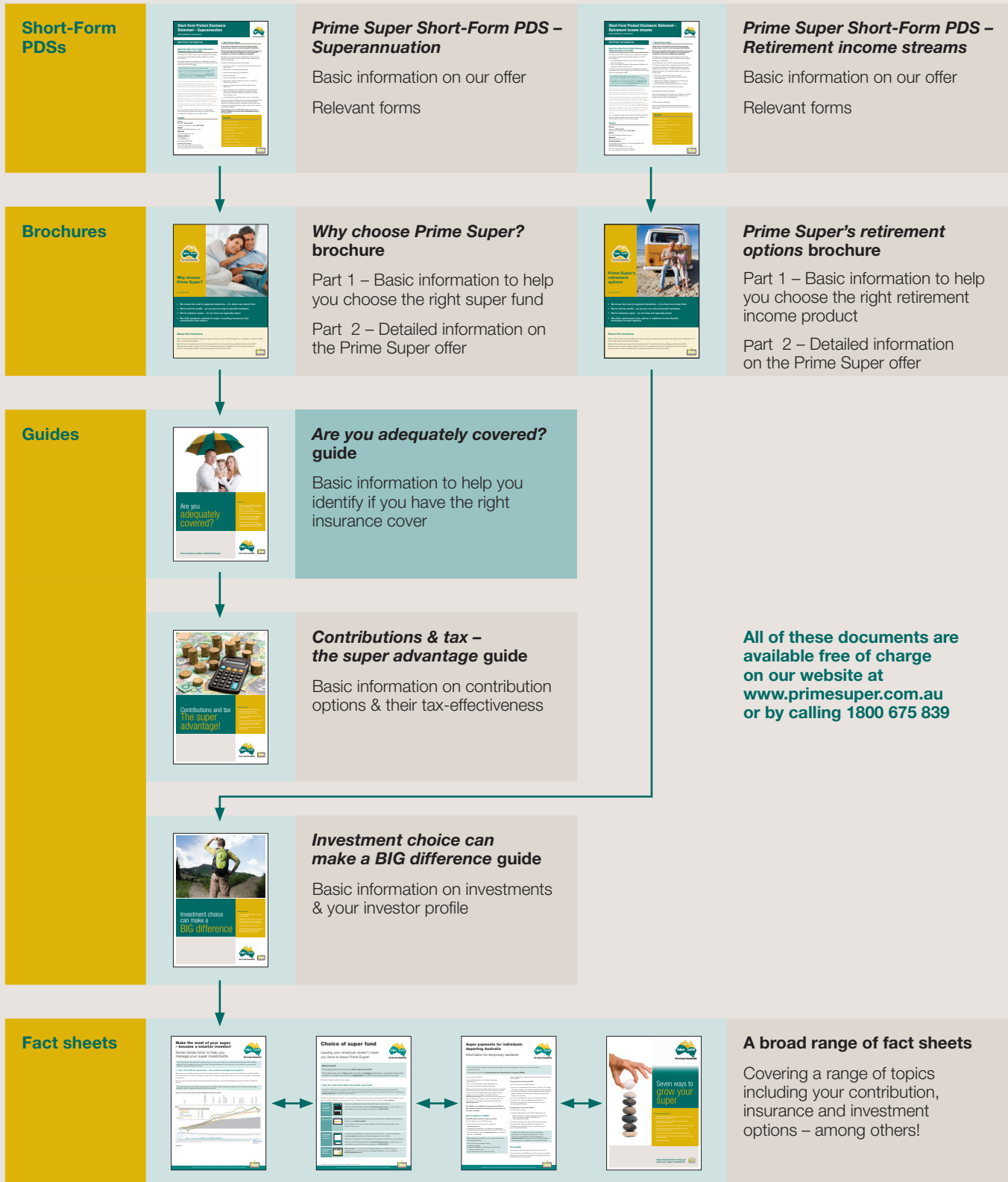
Your insurance options with Prime Super



1. Knowledge is power

Super is one of the **most tax-effective savings vehicles** in Australia. If you understand how super can work for you, you might just be amazed at how much money **you can save** in the long run.

To help you better understand your entitlements, we have created a series of documents. The documents relevant to you will depend on your circumstances.



2. Insurance facts and stats

Did you know that insurance through your super fund is often cheaper than insurance through other sources?

This is because super funds buy insurance policies in bulk which **lowers the premiums** payable by **individual members**.

You can potentially **lower the rate of income tax** you pay because insurance premiums in super are paid for through **before-tax dollars**.

This means, if you wish to take out **extra insurance** cover, you can make additional before-tax contributions into your super (salary sacrifice) to pay for the premiums, and this may take you into a **lower income tax bracket**.

Note: Beware of your concessional (before-tax) contributions cap!

Australians are **critically under-insured**.

Less than one third of Australians insure their ability to earn an income.¹

Yet at the age of 35, individuals are **10 times more likely** to be disabled from an illness or injury than to die from it.²

The statistics are **frightening!**

Australians are under-insured to the value of:

- life – **\$3,073 billion**;³
- total and permanent disability (TPD) – **\$7,182 billion**;³
- income protection – **\$437 billion**.³

And while the Government currently funds the short-fall through **social security**, this may not always be the case.

Farming is listed as one of the top 10 most dangerous jobs in the world.⁴

It's imperative you therefore consider your **insurance needs** – for your own sake and that of your family.

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1 <http://www.lifewise.org.au/about-the-lifewise-campaign/underinsurance,-a-problem.aspx>

2 ABC Health and Wellbeing Consumer Guides, Death & disability insurance – www.abc.net.au/health/consumerguides/stories/2003/05/08/1837334.htm

3 Rice Warner Actuaries – Super Review article – Under-insurance problem reduces significantly – 5 July 2011 – <http://www.superreview.com.au/article/Underinsurance-problem-reduces-significantly-Rice-Warner/530521.aspx>

4 The Job Ware – 'Deadly ten – the world's most dangerous jobs' – 22 June 2011 – <http://www.thejobware.com/2011/06/deadly-ten-worlds-most-dangerous-jobs.html>

3. What is insurance?

Types of insurance cover

Insurance protects you and your family against the financial impact of life's unexpected events.

Such events can include:

- car crashes – **car insurance**;
- lost luggage or cancelled flights – **travel insurance**;
- break-ins at your property or property damage – **home and contents insurance**; and
- death, illness, injury or loss of income – **personal insurance** (including health insurance).

How does insurance work?

- You take out an insurance 'policy' with an insurance company.
- This policy is a legal agreement which specifies:
 - what is being insured and the risk being insured against (terms and conditions);
 - any exclusions;
 - how much the Insurer will pay if you make a claim;
 - how much the policy will cost you (premium).
- You then pay the insurance company the premium on a regular basis.
- The amount of the premium can depend on things like where you live or what you and the Insurer agree will be the cost of replacing something. The total premium is less than the total cost of what you are insuring.
- Depending on what you are insuring and the agreement you have with the Insurer, the Insurer agrees to pay you money to help cover the costs if that event occurs.
- You can enter into or out of an insurance policy at any time by completing the relevant documentation.

Who needs insurance?

Insurance is a very personal choice.

Some individuals like to live by the 'it'll never happen to me' philosophy, while others like to insure just about everything they own – and allow for every eventuality.

**One thing we do know is that
Australians are critically under-insured
– particularly when it comes to personal
insurance.¹**

Did you know?

Regional people are more likely to be employed in **dangerous** jobs and face increased risk of **car accidents** due to their excessive travelling.²

¹ <http://www.lifewise.org.au/about-the-lifewise-campaign/underinsurance,-a-problem.aspx>

² The Australian Psychological Society – Psychology services in rural and remote Australia – Oct 2007 – http://www.psychology.org.au/publications/inpsych/rural_remote/

Personal insurance

Amazingly, so many Australians don't take out *personal insurance*, such as insurance to provide for themselves or their families in the event of illness, injury, loss of income or death.

Yet the impact of such events can be catastrophic to a family's financial situation.

Imagine this!

Say you had a crash in your car and the resulting injuries meant you were unable to earn an income for a period of six months.

How would you afford:

- mortgage or rent payments;
 - household bills;
 - petrol;
 - food;
 - debt repayments;
 - lifestyle costs....
- ...the list goes on and on?!

And suppose this situation became permanent... or resulted in death!

There's a very real possibility you or your family could lose their home, belongings, car, credit rating – everything.

The fact you live in regional Australia means men in particular, have a higher death rate across all age groups than men living in major cities.

This is due to the more physical nature of work, increased travel requirements and so on.¹



¹ 'A snapshot of men's health in regional and remote Australia,' 14 April 2010 – AIHW website – <http://www.aihw.gov.au/publication-detail/?id=6442468343&tab=2>

4. Why choose insurance through super?

Hopefully you are now convinced that you may need **some form of insurance** – particularly given your location and job-type.

But why would you choose insurance through your super fund as opposed to an independent provider?

Here are just a few reasons.

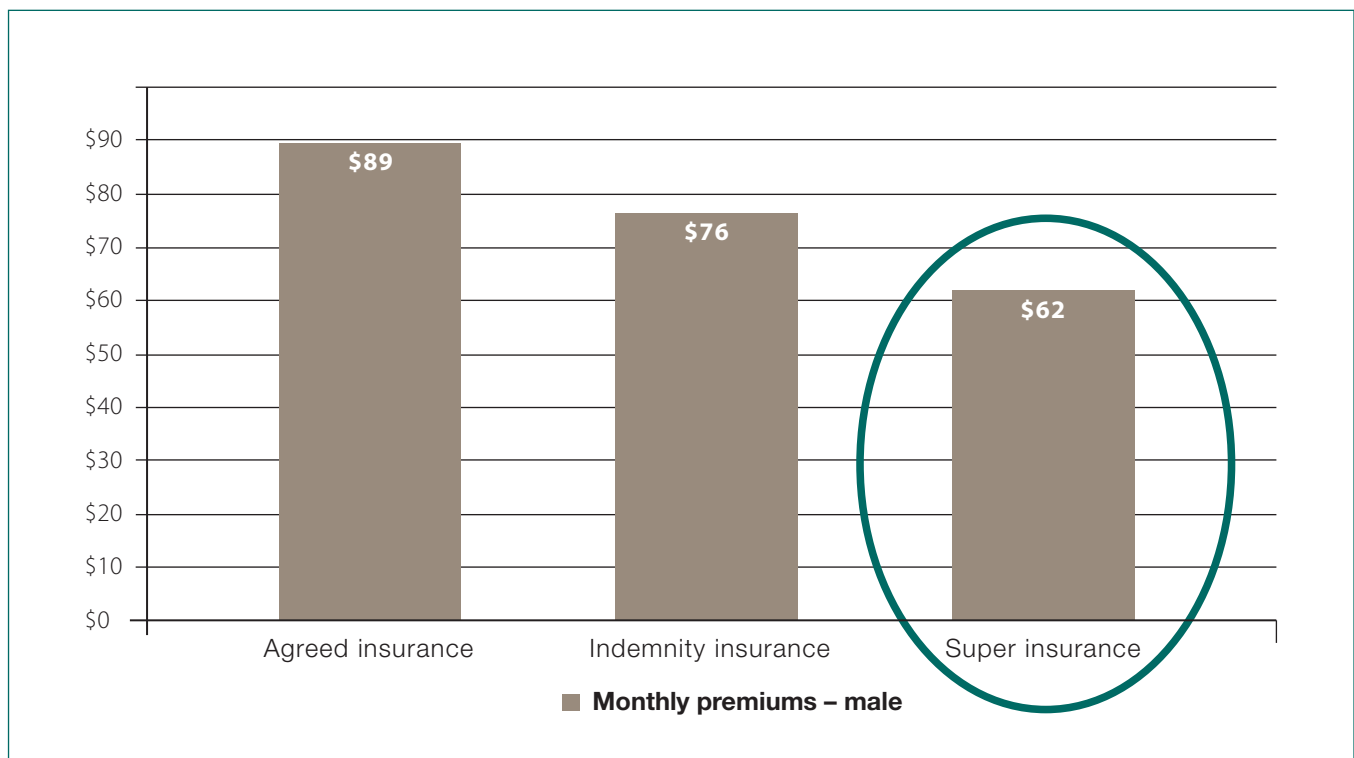
1. It's often cheaper

Group rates

Insurance through your super fund is often **cheaper** than insurance through other sources. This is because super funds such as Prime Super buy insurance policies in bulk which **lowers the premiums** payable.

The example below compares the **average monthly premium** a male would pay for **Income protection insurance** as sourced from over 10 major providers.

As you can see, insurance through super is **cheaper!**



Note: 'Agreed insurance' is similar to 'Fixed cover' as offered by Prime Super while 'Indemnity insurance' is similar to the 'Unitised cover' as offered by Prime Super. Source: www.choice.com.au – Analysis conducted by Choice & Rice Warner Actuaries¹

Tax advantages

You can potentially **lower the income tax you pay** because insurance through super is purchased using before-tax dollars. So, you can make additional before-tax contributions (salary sacrifice) into your super to fund your insurance premiums, and potentially drop your salary into a lower tax bracket.

Additionally, super funds receive **tax deductions** for insurance – which Prime Super passes on to you. This amounts to 15% of your insurance premium!

¹ Illustration for Income protection insurance cover: Assumes NSW resident, non-smoker, 30 day waiting period, benefit to age 65, age 35 next birthday. Current at April 2011.

2. It can be paid for by the Government!

If you are eligible for the **Government co-contribution**, you can use this to fund your insurance premiums. This means the Government could effectively **pay some – or all –** of the cost of your insurance cover!

What is the Government co-contribution?

- If your income is **less than \$31,920 p.a.** (to 30 June 2012), any before-tax contributions you make into your super account will be matched dollar for dollar by the Government up to a maximum of \$1,000 p.a.*
- If your income is **between \$31,920 and \$61,920 p.a.** (to 30 June 2012), you are also entitled to a co-contribution from the Government, but this will be less than the \$1,000 maximum.*

* Conditions and eligibility criteria apply.

This is a huge incentive to not only boost your super savings but also use this extra money from the Government to pay for your insurance premiums.

And there would be little or NO impact on your back pocket!

3. It's very convenient

The premiums are deducted from your account **automatically** so you don't need to worry about meeting your regular payments. As long as there's money in your super account, you're covered!

Your cover also rolls over from one year to the next so you need not apply again, and again... and again.

4. Automatic acceptance

In most cases, any individual who joins Prime Super will be **automatically granted** a default level of insurance cover, without the need for medical tests or mounds of paperwork. Conditions apply.

5. It's flexible

You have the option to **increase or decrease** your level of cover at any time. You may also **cease** your cover and/or take out **different** cover at any time.

Health checks and additional paperwork may be required, but Prime Super will provide you with all of the **support and guidance** you need to cover yourself against some of life's unpleasant surprises.

Did you know?

People who live outside major cities are **30% more likely** to have a long-term health condition which has occurred as a result of an **injury**.

This may be due to the physically demanding occupations more commonly found outside major cities, such as **agriculture, forestry and mining**.¹

¹ Source: 'Health outside major cities' – March 2011 – Australian Bureau of Statistics
<http://www.abs.gov.au/AUSSTATS/abs@.nsf/Lookup/4102.0Main+Features30Mar+2011>

5. Your insurance options with Prime Super

As you can see, insurance through super is a great option.

Let's now look at the options you have as a Prime Super member.

You essentially have access to **five different types** of insurance cover.

Insurance cover type	What it is
Death (including terminal illness)	<ul style="list-style-type: none"> If you die whilst a member of the Fund, the balance of your member account plus any Death insurance cover you have, is paid to your nominated beneficiaries. This is known as your Death benefit. If you are diagnosed as having a terminal illness* whilst a member of the Fund, then you may also receive what is effectively an advance payment of your Death benefit.
Total and Permanent Disablement (TPD)	<ul style="list-style-type: none"> If you become totally and permanently disabled whilst a member of the Fund, the balance of your member account plus any TPD insurance cover you have, is paid to you.
Income protection	<ul style="list-style-type: none"> If you are unable to work in your usual occupation due to illness or injury for longer than the specified waiting period, you can receive a regular income of up to 85% of your monthly income (where any benefit in excess of 75% is paid to Prime Super as a super contribution) for up to two years.
Private health	<ul style="list-style-type: none"> Through Prime Super's alliance with HCF, you have access to a special range of corporate health insurance options.**
Trauma insurance	<ul style="list-style-type: none"> Through Prime Super's partnership with MetLife, in an industry first, you have access to a range of trauma cover options.** Common trauma events include heart attack, heart disease, cancer, stroke, paraplegia and numerous other medical traumas. For further information, contact MetLife on 1300 555 625.

* Please see page 14 for a definition.**Premiums are payable directly by you, and not taken out of your super account.

Payment of insurance benefits is subject to all legal and policy conditions being met.

Prime Super has a proud history of providing super services across Australia to regional communities.

An important feature of Prime Super is the insurance cover we offer to our members across a **range of industries and locations**. From shearers to shop assistants, farmers to fisherman and timber workers to office workers, we arrange cover for occupations in the bush and in towns across Australia.

We consider the insurance cover to be an **important element** of your super. It's about protecting you and your family in the event you become seriously ill, injured, temporarily unable to work or even die.

This can be catastrophic for a family or business and statistics show, in the case of accidents, it happens **more often in regional areas** than it does in our cities.

Insurance through Prime Super is a low-cost, simple and can be a tax-effective way to protect you and your family.

Default cover

When you join the Fund, if eligible, you will **automatically receive** a default level of insurance cover – without the need to provide any medical information.

This equals two units of Death & TPD cover (or in some cases, two units of Death only (including terminal illness) cover).

You may **increase, reduce, or cancel** this cover at any time – or apply for **different** types of cover.

The choice is yours!

But we don't want to bombard you with the specifics in this Guide.

We feel that the best way to provide you with information is to break it down into **bite-size chunks**.

Particularly when it comes to insurance as this can be a **very complex** topic.

That's why we've created a series of fact sheets which are contained in the back of this Guide.

You may be interested in one, or all of them.

Please take a look and read about the different, **cost-effective, potentially tax-effective** options available to you!

	Death & Total and Permanent Disablement (TPD) insurance cover		Death only (including terminal illness) insurance cover		Income protection insurance cover
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6. How much is enough?

Analysis has found that couples in their 30s who work full-time and have young children, need **10-13 times their gross salary** in life insurance cover! This is much higher for part-time workers!¹

The best way to identify whether you have enough insurance cover in the first instance is to identify your standard **income and expenses**, and therefore, how much money you or your family would require in the event of your **short or long-term illness, injury or death**.

Use our tool below to help you take the first step towards identifying how to protect you and your family.

Income	Monthly	Example
Salary (after-tax)		\$4,600
Bonuses		\$420
TOTAL (AFTER-TAX) INCOME		\$5,020

Fixed expenses	Monthly	Example
Housing		
Mortgage or rent		\$1,000
Child support/maintenance payments		\$0
Gas		\$60
Electricity		\$70
Water		\$25
Council/Rates		\$0
Food		\$400
Home phone/Mobile		\$100
Home and contents insurance		\$70
Repairs or maintenance		\$100
Total		\$1,825
Transport		
Petrol		\$350
Oil		\$50
Registration		\$80
Insurance		\$50
Maintenance		\$50
Public transport		\$0
Other		\$0
Total		\$580
Healthcare		
Insurance		\$100
Medical (including prescriptions)		\$50
Dental		\$50
Optical		\$50
Other		\$0
Total		\$250
Education		
School fees		\$100
Uniforms		\$20
Books		\$20
Extra tuition		\$50
Courses		\$50
Other		\$30
Total		\$270
TOTAL FIXED EXPENSES		\$2,925

¹ Investment and Financial Services Association (IFSA) Cost of Underinsurance Project – Analysis of Life Insurance Needs, Rice Walker Actuaries, May 2005

Variable expenses	Monthly	Example
Lifestyle		
Pets		\$100
Eating out		\$100
Shopping (clothes, luxury items etc.)		\$100
Movies		\$50
DVDs and/or CDs		\$100
Music events/theatre/other events		\$50
Pay TV		\$0
Internet access		\$0
Magazine subscriptions		\$0
Travel		\$100
Hair/beauty		\$50
Other		\$850
Total		\$1,500
Other		
Credit card payments		\$100
Gifts		\$50
Other		\$0
Total		\$150
TOTAL VARIABLE EXPENSES		\$1,650

In the event of your death, injury or illness, there are additional expenses to take into account.

Expenses		Example – death	Example – disablement
On illness, injury or death			
Funeral expenses		\$5,500	\$0
Pay off mortgage		\$200,000	\$200,000
Settle all other debts		\$50,000	\$50,000
Remodel home for disabled access		\$0	\$100,000
Purchase vehicle for disabled use		\$0	\$50,000
Home help		\$0	\$40,000
Emergency cash supply		\$50,000	\$50,000
TOTAL		\$305,500	\$490,000

Summary		Example – death	Example – disablement
Total monthly income			
Total income		\$5,020	\$5,020
Total monthly expenses – fixed			
		minus	minus
Housing		\$1,825	\$1,825
Transport		\$580	\$580
Healthcare		\$250	\$250
Education		\$270	\$270
Total monthly expenses – variable			
		minus	minus
Lifestyle		\$1,500	\$1,500
Other		\$150	\$150
TOTAL SURPLUS (WITHOUT DEATH, ILLNESS OR INJURY SPECIFIC EXPENSES)		\$445	\$445
Death, illness or injury-specific expenses			
		minus	minus
		\$305,500	\$490,000
TOTAL DEFICIT		-\$305,055	-\$489,555

As you can see in the example, the individual has a general budget surplus of **\$445 per month**. However, were this person to become ill, injured or die, not only would their monthly income disappear – meaning almost no money to meet the monthly **fixed expenses** of almost **\$3,000** – but additional costs in relation to their circumstances could run to the region of between **\$300,000-\$500,000!**

Insurance is CRITICAL!

7. How much does insurance cost?

The cost of insurance depends on a **number of factors**:

- the type of cover you have i.e. Death, TPD, Income protection, Trauma or Health;
- the amount of cover you take out (fixed option) or the volume of units you purchase (unitised option);
- your age;
- your occupation;
- your gender*; and
- the waiting period selected.*

* Applies to Income protection insurance only.

While the fact sheets go into more detail around the cost of each type of insurance, below is a broad overview of the cost of Prime Super's **default cover**.

Death & TPD cover – Default cover

- 2 units of cover = \$3 per week (\$1.50 per unit per week)

Death only cover (including terminal illness) – Default cover

- 2 units of cover = \$2 per week (\$1 per unit per week)

Depending on your *age* and *occupation*, this default cover can insure you for between \$9,800 (age 70) and \$343,800 (age 30-40).

You therefore take out the number of units you believe will cover your expenses (see pages 10-11) in the event of your death, terminal illness or total and permanent disablement.

Did you know?

For the price of 3 cups of coffee a week,
you could insure yourself for over **\$300,000**
in Death & TPD cover?¹

¹ Assumes individual is age 30 and insurance is at Standard rates through Prime Super. Cost of cover = \$7.50 per week for 5 units of cover = \$62,500 x 5 = \$312,500

8. Where to from here?

1. Identify the level of cover you already have with Prime Super

Call us today on **1800 675 839**. When you joined Prime Super you were most likely provided with a default level of cover. This may however not be enough to meet your needs – or, you may wish to take out another type of insurance cover also!

2. Understand the insurance options available to you

Remember, we offer members five types of insurance cover:

- Death (including terminal illness).
- TPD.
- Income protection.
- Private health – through HCF.
- Trauma – through MetLife.

Please take the time to read the relevant fact sheets or PDSs!

3. Identify how much insurance cover you may need

Use the tool on pages 10 and 11 as well as the tools in the fact sheets. The example case studies featured in the fact sheets may also help you identify the right amount of cover to suit your needs.

4. Seek advice

If you're still unsure about the type and amount of insurance cover you need, speak to a qualified financial planner.

Receive FREE financial advice on your insurance options!

At Prime Super, we provide members with limited financial advice over the telephone. A planner may be arranged to help you determine which insurance options are right for you, based on your individual circumstance and needs. And it's **free**. Call us today on **1800 675 839**.

If you require **further** advice and potentially a full financial plan, we can refer you to a financial planner. Prime Super financial planners are representatives of Industry Fund Financial Planning*, which offers low cost, commission-free financial advice and the first consultation with a planner is **at no charge**. Call us today on **1800 675 839**.

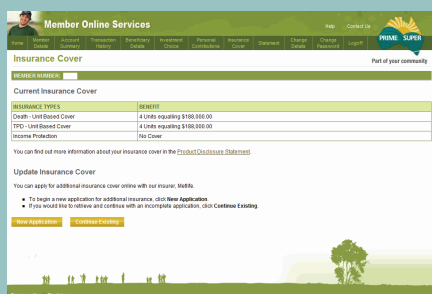
5. Complete the necessary forms or apply for extra cover online

Forms



All of the forms are attached to the back of this Guide.

You won't need to complete them all.



If you already have insurance cover with us and you wish to apply for extra cover, it's easy! Just go to **www.primesuper.com.au** and follow the prompts.

You must be registered for online member services to apply for extra cover online.

* Industry Fund Financial Planning is a division of Industry Fund Services Ltd, ABN 54 007 016 195, AFSL No 232514.

9. Additional information

Who provides the insurance cover?

Your insurance cover in Prime Super is provided by MetLife Insurance Limited (ABN 75 004 274 882 AFSL 238096) ("MetLife"). The Trustee believes the information provided summarises the terms of cover negotiated with the Insurer. The insurance policies which contain the terms and conditions of your insurance are held by the Trustee. The insurance policies, Trust Deed and relevant law help determine your eligibility for insurance cover.

This Guide explains the cover options that are available to you as a member of Prime Super and provides a summary of the important terms and conditions of the insurance policy. It provides general information only and does not take into account your personal circumstances. **This document is not a Short-Form Product Disclosure Statement (Short-Form PDS).**

Before you make any decisions regarding your insurance cover with Prime Super you should read a copy of the *Short-Form PDS*, which you can obtain by contacting Prime Super. Contact details are overleaf.

In the event of a claim or dispute the insurance policy, the Trust Deed and the relevant law will prevail over the contents of this Guide. If there is an inconsistency between this Guide and the insurance policy the contents of the policy will prevail.

For further details of the terms of the policy you can contact the Trustee or your local Prime Super representative. Copies of the insurance policies are available on request from the Trustee.

Definitions

Disabled/Disability

Disabled or Disability means solely as a result of Illness or Injury occurring whilst this Policy is in force you are:

- (a) unable to perform at least one Income Producing Duty of your Occupation; and
- (b) not working in any occupation, whether or not for reward; and
- (c) under the regular care and following the advice of a Medical Practitioner.

Partially Disabled or Partial Disability

Partially Disabled or Partial Disability means you:

- (a) have been Disabled for at least 7 days out of the first 12 working days of the Waiting Period; and
- (b) are unable to work in your Occupation at full capacity as a result of the Illness or Injury resulting in Disability; and
- (c) are working in your Occupation or any other occupation but only in a limited capacity; and
- (d) are earning a Income less than your Monthly Income; and
- (e) are under the regular care and following the advice of a Medical Practitioner.

Terminal illness

Terminal illness means you suffer from an illness which:

- (a) two medical practitioners, specialising in your illness, certify in writing will despite reasonable medical treatment lead to your death within 12 months of the date of the certification; and
- (b) the Insurer is satisfied, on medical or other evidence, will despite reasonable medical treatment lead to your death within 12 months of the date of the certification referred to in paragraph (a).

The illness from which you suffer must occur, and the date of the certification referred to in paragraph (a) must be made while you are covered under this policy and must be current at the time the claim is lodged.

In order for a Terminal illness benefit to be considered, your illness and the date of the certification from your medical practitioner must be made while you are insured and must be current at the time your claim is lodged.

If you are outside of Australia at the time of your claim, we may require you to return to Australia at your own expense for assessment of a Terminal illness benefit.

Totally and permanently disabled

If you become totally and permanently disabled "TPD" whilst a member of Prime Super, your member account will become payable, subject to any legislative restrictions that may apply.

In addition, any insured benefit may also become payable provided the Insurer accepts your claim. This is called a TPD benefit. TPD insurance funds the insured portion of a TPD benefit.

Part A

If you are insured for TPD on the **Standard** or **White collar** rating, under 65 years of age and have been employed within the 12 months prior to your Date of Disablement, TPD means:

- you suffer the permanent loss of the use of two limbs, or the sight in both eyes or the loss of the use of one limb and the sight in one eye (where limb is defined as the whole hand or the whole foot); or
- you have been absent from your occupation with your employer through injury or illness for six consecutive months and having provided proof to the satisfaction of the Insurer that you have become incapacitated to such an extent as to render you unlikely to ever engage in, or work for reward in, **any** occupation or work for which you are reasonably qualified by reason of education, training or experience.

Part B

Where you are insured for TPD on the **Professional** scale, under 65 years of age and have been employed within the 12 months prior to your Date of Disablement, TPD means:

- you suffer the permanent loss of the use of two limbs, or the sight in both eyes or the loss of the use of one limb and the sight in one eye (where limb is defined as the whole hand or the whole foot); or
- you have been absent from your occupation with your employer through illness or injury for six consecutive months and having provided proof to the satisfaction of the Insurer that you have become incapacitated to such an extent as to render you unlikely to ever engage in or work for reward in, your **own** occupation.

Part C

Where you are an insured for TPD and are 65 years of age or over and/or have not been employed for 12 consecutive months or greater at the Date of Disablement, TPD means:

- you suffer the permanent loss of the use of two limbs or the sight in both eyes or the loss of the use of one limb and the sight in one eye (where limb is defined as the whole hand or the whole foot); or
- due to injury or illness you become permanently unable to perform (without any assistance from another person) the basic activities normally undertaken as part of everyday living. This will be evidenced by being unable to undertake any two of the following activities:
 - dressing – to dress or undress;
 - toileting – to use the toilet including getting on and off;
 - feeding – to eat and drink;
 - continence – to control bladder and bowel function and/or;
 - mobility – to get out of bed or chair or wheelchair.

Please note that if you can perform an activity on your own by using special equipment you will not be considered unable to perform the activity.

Additional help!

Write to us at:	Prime Super Locked Bag 5103 Parramatta NSW 2124
Helpline:	1800 675 839
Fax:	1800 023 662
Overseas Callers:	+61 2 9374 3967
Email:	administration@primesuper.com.au
Website:	www.primesuper.com.au

Disclaimer

This guide provides general information only and may not be relied on as personal legal or financial advice. Before acting on this information, you should consider the appropriateness of this information having regard to your personal objectives, financial situation or needs. Prime Super ABN 60 562 335 823 is a Regulated Superannuation Fund issued by Prime Super Pty Ltd ABN 81 067 241 016, AFSL 219723). A Short-Form PDS can be obtained from the issuer by calling 1800 675 839.

3. Income protection cover

What is your current gross monthly income? \$. (Please refer to the *Short-Form PDS – Superannuation* for the definition of income)

How much cover do you require per month? \$. (You can only insure up to 85% of your monthly income)

What waiting period would you like to apply for? 30 days 60 days 90 days

SECTION 3 – CHANGING YOUR INCOME PROTECTION WAITING PERIOD

I want to reduce my waiting period to 30 days 60 days 90 days

I want to increase my waiting period to 60 days 90 days

If you are **increasing** your waiting period you do not need to complete Sections 6, 7, 8 and 9.

SECTION 4 – OCCUPATIONAL RATINGS

If you are in a low risk occupation, you may be entitled to White collar or Professional insurance rates. These rates offer a higher level of cover than the Standard default rates.

What is your current occupation?

Your employment status Full-time Part-time Casual

What is the average number of hours you work in a week in your main occupation? hours

Please provide a brief description of your duties.

WHITE COLLAR

- My work duties are of a clerical, administrative or management nature. Yes No
- My duties are undertaken entirely within an office environment (excluding travel time between offices). Yes No
- My work duties do not require me to perform tasks of a manual nature. Yes No

If you answered yes to all of these statements you are eligible for a White collar occupational rating.

PROFESSIONAL

In addition to the requirements set out for White collar:

- I hold a tertiary qualification relevant to my current occupation, am a member of a professional institute, or am a senior member of my organisation's executive team. Yes No
- I earn in excess of \$100,000 per annum from my profession. Yes No

If you qualify for a White collar occupational rating and answered yes to the above statements you are eligible for a Professional occupational rating.

SECTION 5 – REDUCE/CANCEL YOUR EXISTING COVER

1. I want to **reduce** my current level of cover and require the following new units/level of cover:
(please note that the amounts you enter here will REPLACE your existing level of cover)

	Units of cover	Fixed cover
Death only (including terminal illness)	<input type="text"/> <input type="text"/> <input type="text"/> units	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Death & TPD	<input type="text"/> <input type="text"/> <input type="text"/> units	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Income protection	Not applicable	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> per month



2. I want to **cancel** my insurance cover within Prime Super. (Please indicate which cover you would like to cancel)

Death only (including terminal illness) Death & TPD (you cannot have more TPD cover than Death only) Income protection

Please go straight to Section 10.

SECTION 8 – FAMILY HISTORY

1. Has your mother, father, any brother, sister, or child been diagnosed, under the age of 55 years, with any of the following conditions: Alzheimer's Disease, Cancer, Dementia, Diabetes, Familial Polyposis, Heart Disease, Huntington's Disease, Polycystic Kidney Disease, Multiple Sclerosis, Muscular Dystrophy, Stroke or any inherited or hereditary disease? Yes No Unknown

If Yes, please give details in the table below:

Relationship to proposed insured	Age at diagnosis	Specific condition(s)

SECTION 9 – LIFESTYLE

1. Do you have firm plans to travel or reside in another country other than New Zealand, America, Canada, the UK or Europe? Yes No

If Yes, please give details in the table below:

Country	Length of Stay

2. Do you regularly engage in or intend to engage in any of the following activities (not already disclosed in your occupation)? (please tick all boxes that apply)

- Water Sports (Underwater diving, rock fishing)
 Motor Sports (motorcycle, auto, motor boat)
 Sky Sports (skydiving, hang gliding, parachuting, ballooning)
 Aviation (other than as a fare paying passenger on a commercial airline)
 Hunting (of any kind)
 Horse Sports (polo, horse riding, rodeo dressage, jumping)
 Combat Sports or Martial Arts (martial arts, boxing, fencing)
 Field Sports (hockey or football of any code including soccer)
 Any activity not mentioned above (e.g. abseiling, base jumping, caving, free climbing, outdoor rock climbing) (if selected please provide details below)
 None of the activities listed above



3. Have you within the last **5 years** used any drugs that were not prescribed to you? (other than those drugs available over the counter) Yes No

If Yes, please give details in the table below:

Drug/Medicine	Reasons for Use

4. Do you drink 6 or more standard alcoholic drinks on 4 or more occasions per week? Yes No

5. Do you currently have HIV (Human Immunodeficiency Virus) that causes AIDS (Acquired Immune Deficiency Syndrome)? Yes No

If No, are you in a high risk category for contracting HIV that causes AIDS? Yes No

6. Other than already disclosed in this application, do you presently suffer from any condition, injury or illness which you suspect may require medical advice or treatment in the future? Yes No

If Yes, please give details below

Prime Super rollover your super form

This form is issued together with the *Prime Super Short-Form Product Disclosure Statement – Superannuation* dated 3 January 2012. Complete this form if you have super money in other funds and you want to transfer it to your Prime Super member account.

Please complete in pen using **BLOCK** letters. Print 'X' to mark boxes where applicable. This form must be completed in full.



Office Use Only

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SECTION 1 – PERSONAL DETAILS

Member Number <input type="text"/>	Date of Birth (DDMMYYYY) <input type="text"/>	Tax File Number (TFN) <input type="text"/>
Surname <input type="text"/>	Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Dr	
Given Names <input type="text"/>	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	
Other/previous name(s) <input type="text"/>		
Residential Address <input type="text"/>		
<input type="text"/>		
Suburb/City/Town <input type="text"/>	State <input type="text"/>	Postcode <input type="text"/>
Phone Number (BH) <input type="text"/>	Phone Number (AH) <input type="text"/>	Mobile Number <input type="text"/>
Email <input type="text"/>		
Employer <input type="text"/>		
Occupation <input type="text"/>		

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

Residential Address <input type="text"/>		
<input type="text"/>		
Suburb/City/Town <input type="text"/>	State <input type="text"/>	Postcode <input type="text"/>

SECTION 2 – PROOF OF IDENTITY

The government has introduced legislation that requires us to obtain proof of your identity before we can transfer money from your other fund account(s).

See the **'Completing proof of identity'** section overleaf for details of the government's identity requirements.

a. I have attached a certified copy of my driver's licence or passport

OR

b. I have attached certified copies of both: Birth/Citizenship Certificate or Centrelink Pension Card **AND**
 Centrelink payment letter or Government or local council notice (less than 1 year old) with name and address



COMPLETING PROOF OF IDENTITY

You will need to provide documentation with this request to prove you are the person to whom the superannuation entitlements belong.

Acceptable documents

The following documents may be used.

EITHER	OR		
<p>One of the following documents only:</p> <ul style="list-style-type: none"> • driver's licence issued under State or Territory law • passport 	<p>One of the following documents:</p> <ul style="list-style-type: none"> • birth certificate or birth extract • citizenship certificate issued by the Commonwealth • pension card issued by Centrelink that entitles the person to financial benefits 	AND	<p>One of the following documents:</p> <ul style="list-style-type: none"> • letter from Centrelink regarding a Government assistance payment • notice issued by Commonwealth, State or Territory Government within the past twelve months or local council within the past 3 months that contains your name and residential address. <p>For example:</p> <ul style="list-style-type: none"> – Tax Office Notice of Assessment – Rates notice from local council

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 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 (eg Justice of the Peace, Australia Post employee, etc) and date.

The following persons can certify copies of the original as **true and correct** copies. This is not a complete list. For a full list of individuals who can certify documents, go to Prime Super's website at www.primesuper.com.au:

- a Prime Super Regional Manager (RM);
- a permanent employee of Australia Post with 2 or more years of continuous service;
- a finance company officer with 2 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 2 or more years continuous service with one or more licensees;
- a notary public officer;
- a police officer;
- a registrar or deputy registrar of a court;
- a Justice of the Peace;
- a person enrolled on the roll of a State or Territory Supreme Court or the High Court of Australia, as a legal practitioner;
- an Australian consular officer or an Australian diplomatic officer;
- a judge of a court;
- a magistrate; or
- a Chief Executive Officer of a Commonwealth court.



ADDITIONAL INFORMATION

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 but may terminate your membership of the fund you are transferring your benefits **FROM**.

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

THINGS YOU NEED TO CONSIDER WHEN TRANSFERRING YOUR SUPERANNUATION

When you transfer your superannuation from a fund, your entitlements under that fund may cease. You need to consider all relevant information before you make a decision to transfer your superannuation from a fund. If you ask for information, your superannuation 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 as well as exit or withdrawal fees. Prime Super does not charge establishment or contribution fees on transfer. Differences in fees funds charge can have a significant effect on what 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 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 may wish to check the costs and amount of any cover offered.
- If your **FROM** fund is not a public offer fund, you may not be able to rejoin that fund.

WHAT HAPPENS IF I DO NOT QUOTE MY TFN?

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

It is not an offence not to quote your TFN. However giving your TFN to your superannuation fund will have the following advantages (which may not otherwise apply):

- your superannuation fund will be able to accept all types of contributions to your account(s);
- any concessions on contributions to your superannuation account(s) will be taxed at a lower rate;
- other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your superannuation benefits; and
- it will make it much easier to trace different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

Your TFN will otherwise remain confidential.

WHERE TO SEND THIS FORM

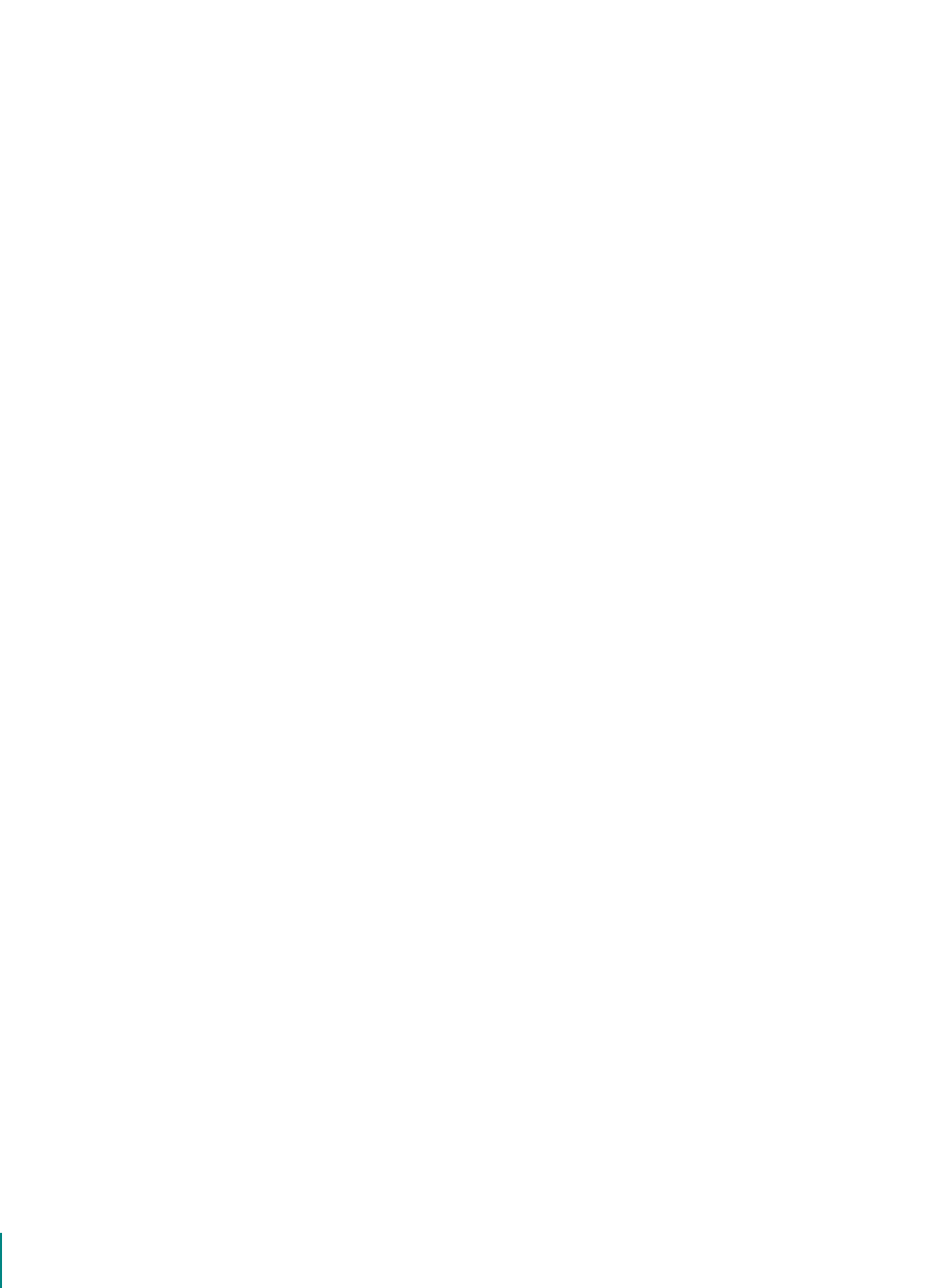
Once completed please return this form to us via mail, fax or email.

Mail Prime Super
Locked Bag 5103
Parramatta NSW 2124

Freecall 1800 675 839
Fax 1800 023 662
Email administration@primesuper.com.au

If you have any questions about this form or Prime Super please call us on **1800 675 839** (8.00am to 8.00pm Monday-Friday Sydney time).







Open from 8.00am to 8.00pm, Mon-Fri Sydney time
Free call: 1800 675 839 Free fax: 1800 023 662
administration@primesuper.com.au
www.primesuper.com.au

asfa member

