

# Super Application Form

**HUB24** | 14 DECEMBER 2024

[hub24.com.au](http://hub24.com.au)

Issued by HTFS Nominees Pty Limited (ABN 78 000 880 553, AFSL 232500, RSE Licence No. L0003216) as trustee of the HUB24 Super Fund (ABN 60 910 190 523, RSE R1074659, USI 60 910 190 523 001).

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# Application forms

You must read the Financial Services Guide (FSG) issued to you by HUB24 Custodial Services Ltd (ABN 94 073 633 664, AFSL 239 122) (HUB24, Administrator), Parts I and II of the HUB24 Super Product Disclosure Statement (collectively the PDS) and the information incorporated by reference into the PDS which includes the Additional Information Booklet, the Insurance Guide, the Investment Booklet for the Discover Menu, the Investment Booklet for the Core Menu, the Investment Booklet for the Choice Menu and list of individual insurance policies and any other relevant disclosure documents before applying to invest in the HUB24 Super Fund (ABN 60 910 190 523, RSE R1074659, USI 60 910 190 523 001) (Fund).

Following acceptance of your completed application form, the Trust Deed of the Fund, the application form and the PDS will constitute the agreement between you and HTFS Nominees Pty Limited (ABN 78 000 880 553, AFSL 232500, RSE Licence No. L0003216) (Trustee, we, us), in relation to the Fund.

## Checklist

To become a member of the Fund:

- complete and sign with your adviser the Super application form and/or the Pension application form.
- unless you are an existing client, when submitting an application form to establish a new account, you are required to be identified in accordance with the *Anti-Money Laundering & Counter Terrorism Financing Act 2006* (Cth) (AML/CTF Act). Your adviser can download the identification forms from AdviserHUB under Products & Forms > Forms > Forms General.
- ensure all cheques are made payable to:  
*HUB24 Custodial Services Ltd <full account name>*.
- for rollovers from another fund, complete a Rollover form (attached) for each rollover and send it to the Administrator (to facilitate the rollover) or send it directly to your other fund. Either way you must include original certified copies of your photo identification with each rollover. In addition, please provide the details of any rollovers you have initiated on Section 5 of the application form.
- if you wish to nominate a lapsing binding, a non-lapsing binding or a non-binding death benefit nomination on your account, complete the attached Beneficiary Nomination form.
- if you wish to apply for group insurance cover, complete the attached Group Insurance application form. If you wish to apply for individual insurance cover, you should discuss the options available to you with your adviser.

All documents, excluding cheques, can be emailed to [admin@hub24.com.au](mailto:admin@hub24.com.au) or submitted online via SupportHUB by your adviser.

## Proof of identity

When lodging an application form, you or your adviser must complete the Identification form to complete your identity verification in accordance with the AML/CTF Act. These forms can be obtained from your adviser through AdviserHUB.

## Where should this form be returned to?

**Mail** GPO Box 529, Sydney NSW 2001

**Email** [admin@hub24.com.au](mailto:admin@hub24.com.au)

**Note:** Application forms sent via email and must be followed by any cheques (if applicable) in the mail. Please ensure you provide your designated account name and your adviser's name on the back of the cheque to avoid processing delays.

## How to contact us

**Email** [admin@hub24.com.au](mailto:admin@hub24.com.au)

**Phone** 1300 854 994

**Website** [hub24.com.au](http://hub24.com.au)

# Super application form

HTFS Nominees Pty Limited (ABN 78 000 880 553, AFSL 232500, RSE Licence No. L0003216) (Trustee, we, us)  
HUB24 Super Fund (ABN 60 910 190 523) (Fund)

**Fields marked with an asterisk (\*) must be completed.**

## Section 1 Existing details

If you are an existing client, please provide your existing account number:

## Section 2 Discover Menu, Core Menu or Choice Menu Selection

You may only choose one of these options within a single account.

Please select only one option:

Choice Menu  Core Menu<sup>^</sup>  Discover Menu<sup>^</sup>

<sup>^</sup> Access to the investment options and fees that relate to the Core Menu or Discover Menu depends on the arrangement between us, your adviser and your adviser's Licensee. If this arrangement does not include access to the Core Menu or Discover Menu, then the investment options and fees that relate to the Core Menu and/or Discover Menu may not apply to you. Speak to your adviser to confirm whether you have access to the Core Menu or Discover Menu.

## Section 3 Member details

\*Title *(tick one ✓)*

Mr  Mrs  Ms  Dr  Other

\*Date of birth *(dd/mm/yyyy)*

\*Gender *(tick one ✓)*

Male  Female

\*Given name(s)

\*Surname

Any other names known by

\*Tax File Number (TFN)<sup>1</sup>

<sup>1</sup> Your application will not be accepted if a valid TFN is not provided.

\*Country of citizenship

Australia  Other:

\*Occupation

## Section 4 Contact details

You must provide a valid email address to receive all correspondence for your account. We will use this email address to notify you of any important changes and information relating to your account. By signing this application form you agree to notifications being received by email. In some circumstances, HUB24 Custodial Services Limited (Administrator) may contact you using the details you provide.

Phone number *(work)*

Phone number *(mobile or home)*

\*Email address<sup>2</sup>

<sup>2</sup> Please note this cannot be your appointed adviser's email address.

\*Residential address *(this must be a street address. A PO Box number or c/- address will not be accepted)*

Street address

Suburb

State

Postcode

# Super application form

Postal address (if different to above)

Postal address

Suburb

State

Postcode

## Section 5 Contributions/rollovers

Please specify details of your initial contribution. You are taken to direct us to invest any monies received into your cash account in the Fund until your investment options are implemented online by your adviser.

Contribution/rollover cheques to be made payable to:  
HUB24 Custodial Services Ltd <full account name>.

You will need to specify the contribution type.

### Contributions

Member voluntary (Personal) contribution	\$
Spouse contribution <sup>1</sup>	\$
Other (please specify)	\$
<b>Total</b>	<b>\$</b>

<sup>1</sup> Please arrange for your spouse to complete the 'Contributing spouse declaration' in this section.

### Contributing spouse declaration

You understand the conditions relating to making spouse contributions and confirm that these contributions are:

- made for your receiving spouse who is not an employee of yours, and
- made by an Australian resident taxpayer earning assessable income, and
- made for your receiving spouse:
  - who is an Australian resident under age 75.

**Note:** Additional conditions apply to be eligible for the tax offset for spouse contributions. For more information go to [www.ato.gov.au](http://www.ato.gov.au)

Contributing spouse signature
Date

## Rollovers

Is this a death benefit payment?  YES  NO

Is this a Disability benefit payment?  YES  NO

Please complete the attached Rollover form for each institution that you wish to transfer superannuation benefits from. List the approximate value of the transfer amounts below.

Rollover from	Account no.	Amount
		\$
		\$
		\$

**Note:** Before rolling over, you should compare the fees and benefits of each product. You should also consider whether any fees or charges will apply, as well as the effect the rollover may have on your benefits such as any insurance cover you hold in your other super account.

## Section 6 Regular or one-off contributions made by direct debit

Complete this section if you intend to make regular monthly contributions or a one-off contribution via direct debit. You may make a one-off contribution of at least \$100 or regular contributions of at least \$100 per month by authorising the Administrator to direct debit your nominated bank account around the 20th of each month (or next business day).

Specify the <b>monthly amount</b> to be direct debited from the following bank account	\$
Specify the <b>one-off amount</b> to be direct debited from the following bank account	\$

# Super application form

Specify the split of the above amount into the contribution types below:

Member voluntary (personal) contribution	\$
Spouse contribution <sup>1</sup>	\$
Other (please specify)	\$

<sup>1</sup> Please arrange for your spouse to complete the 'Contributing spouse declaration' in this section.

## Contributing spouse declaration

You understand the conditions relating to making spouse contributions and confirm that these contributions are:

- made for your receiving spouse who is not an employee of yours
- made by an Australian resident taxpayer earning assessable income
- made for your receiving spouse who is an Australian resident under age 75.

**Note:** Additional conditions apply to be eligible for the tax offset for spouse contributions. For more information go to [www.ato.gov.au](http://www.ato.gov.au).

Contributing spouse signature
Date

## Bank account details

Please read and complete the following:

I/We request and authorise the Administrator (Debit User ID number 368229) to arrange for the amount specified above or any amount as agreed between me/us and the Administrator to be debited through the Bulk Electronic Clearing System from my/our account held with the financial institution detailed below (a Direct Debit Request).

**Note:** Your nominated bank account must be held with an Australian financial institution and in your individual name or in a joint name with your spouse.

Bank

Branch

BSB

Account number

Account name

I/We understand and acknowledge that:

- my/our financial institution has absolute discretion to (in the event where there is suspected fraud, insufficient funds in my nominated account or where there is otherwise a legitimate business interest to do so, acting appropriately) decide the order in which it will pay monies under this request, or any other request, authority or mandate
- my/our financial institution has absolute discretion to (in the event where there is suspected fraud, insufficient funds in my nominated account or where there is otherwise a legitimate business interest to do so, acting appropriately) refuse to honour this Direct Debit Request at any time
- direct debit contributions are held in the cash account in the Fund pending my instructions to my adviser as to how they are to be invested in accordance with my investment strategy
- this Direct Debit Request operates on the terms of the Direct Debit Request Service Agreement as set out below (as varied by us) which I/we have read and, by signing this Direct Debit Request, agreed to
- the Information and Privacy Consent in the application form for my account applies to the personal information collected on this form.

This Direct Debit Request is made on the terms of the Direct Debit Request Service Agreement as set out below. By completing this Direct Debit Request I/we authorise the Administrator to direct debit my/our account.

- Give your adviser authority to request an ad hoc amount to be deducted from the following bank account and paid into your super account.

### Account holder 1

Full name *(please print in capitals your first, middle and surname)*

Signature

Date

### Account holder 2

Full name *(please print in capitals your first, middle and surname)*

Signature

Date

# Super application form

## Direct Debit Request Service Agreement

This agreement sets out the terms on which you authorise the Administrator to arrange to debit your account at your financial institution. For the purpose of this agreement, 'we' 'us' and 'our' refers to the Administrator.

1. You will need to complete this application form to contribute to your account via the regular savings plan or for requested one-off debits by you via your adviser.
2. By your Direct Debit Request, you authorise us to debit the nominated amount from your account at the financial institution written on this application form or advised by you or your adviser.
3. You can cancel your Direct Debit Request arrangement with us; however, this termination must be in writing. We will require ten (10) working days to process your cancellation request.
4. The due date for each drawing will generally be the 20th of each month. If a due date for a debit falls on a weekend or public holiday, the debit will be processed on the following business day. Please contact your financial institution if you are uncertain when a debit will be processed to your account.
5. You must ensure that you have sufficient cleared funds available in the nominated account to meet each drawing on the due date.
6. If a drawing is unsuccessful, we reserve the right to attempt to redraw at such times as we determine. Your financial institution may charge a fee where a drawing is unsuccessful. This fee may be debited to your nominated account with your financial institution.
7. Please contact your adviser or the Administrator if you have any questions about your Direct Debit Request, such as concerns about a debit that we made under it, or if you want to make any alteration to your arrangements. We will reply to you within seven (7) days. You should contact your adviser or the Administrator in the first instance, rather than the financial institution with which you have an account.
8. If we conclude as a result of our investigations that your account has been incorrectly debited, we will respond to your query by arranging for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.
9. If we conclude as a result of our investigations that your account has not been incorrectly debited, we will respond to your query by providing you with reasons and any evidence for this finding.
10. We can vary this agreement at any time after giving you 30 days' advance notice of the changes.
11. We will keep information about your financial institution account confidential in accordance with our privacy policy, including disclosure to direct debit financial institutions only to the extent necessary to resolve any claim you might make relating to a debit which you claim has been made incorrectly.
12. You should:
  - a. note that direct debiting through the Bulk Electronic Clearing System is not available on all accounts – please ensure your financial institution allows direct debits on your nominated account
  - b. confirm the account details by checking a recent statement from your financial institution, and
  - c. ensure that the signature authorisation on this application form is identical to the account signing instruction held by your nominated financial institution.

You are responsible for checking and ensuring the above arrangements are in place and, where appropriate, correctly completed.

## Section 7 Beneficiary nomination

If you wish to make a lapsing binding, a non-lapsing binding or a non-binding death benefit beneficiary nomination in relation to your account, complete the attached Beneficiary Nomination form.

**Note: If you hold more than one account in the Fund, you will need to complete a separate Beneficiary Nomination form for each account in relation to which you wish to make a beneficiary nomination. You may revoke or update your beneficiary nomination at any time by writing to the Trustee. If no valid beneficiary nomination is made on your account, the Trustee will determine how your benefit will be distributed in the event of your death.**

Refer to the attached Beneficiary Nomination form for more information.

## Section 8 Appointment of adviser\*

### Adviser details

Adviser name

Practice

Adviser Authorised Representative number

Dealer group/licensee

Contact phone number

Adviser email address

\* Adviser details must match the Financial Advisers Register

# Super application form

## Section 9 Managed portfolio authorisations

### Authorisation of fees when you invest in a managed portfolio

I direct the Trustee to deduct the following fees from my cash account in the Fund when investing in the managed portfolio(s) specified below and to pay them to the portfolio manager of the managed portfolio. I acknowledge and understand that:

- the portfolio manager may be my adviser's licensee or may be related to or an associate of my adviser's licensee and/or my adviser; and
- my adviser and my adviser's licensee may therefore directly or indirectly benefit from the payment of the fees to the portfolio manager.

Code	Managed portfolio name	Fees when you invest in a managed portfolio	Investment performance fee
		% p.a.	%
		% p.a.	%
		% p.a.	%
		% p.a.	%

**Note:** Where the fees have a tiered structure, the highest fee has been used in the table above. For the full tiered fees when you invest in a managed portfolio (if applicable) refer to the relevant managed portfolio disclosure document.

Please consent and sign to the above fees below:

Applicant name <i>(please print in capitals your first, middle and surname)</i>
Signature
Date

### Other managed portfolio authorisations

I understand that by signing the above direction, I am also acknowledging that:

- the fee(s) when I invest in a managed portfolio specified on this form are inclusive of GST but may not take into account any RITCs that may be claimed. Where applicable, the actual amounts that will be deducted from my cash account in the Fund may be adjusted for RITCs that may be claimed in respect of these fees and may therefore be less than the amounts I specify on the relevant form. The fees will be deducted monthly from my account.
- I have read the current disclosure documents applicable to the managed portfolio(s) I have selected.
- other investment costs relating to the managed portfolio's underlying investments may also apply.
- my adviser is responsible for placing an investment instruction into the managed portfolio(s) I have nominated in this section and if an investment instruction is not received for the investment(s) within 60 days of receipt of this form, the Trustee may require a new consent for those investments.
- if I withdraw my consent in the future, I will need to sell down my investment in the managed portfolio.

# Super application form

## Section 10 Adviser fees

Your adviser and the Trustee are required by law to obtain your written consent before adviser fees can be deducted from your account. If you are not happy with the amount described below, you do not have to sign this consent. You may withdraw, terminate or vary your consent at any time before the cost is passed on to you, by notifying your adviser or the Administrator (which includes contacting the Fund/Administrator) in writing at: HUB24 GPO Box 529, Sydney NSW 2001, or by calling: 1300 854 994.

All adviser fees are negotiable with your adviser. The Trustee, at its discretion, may limit, reduce or reject the fee amount from time to time, if it is deemed appropriate and reasonable to do so. If the proposed adviser fees exceed internal limits set by the Administrator, we will seek further information from your adviser to validate the appropriateness of the advice fee. We may also seek clarification from you and/or your adviser regarding the services being provided.

### One-off advice fees

One-off advice fee \$

You may agree with your adviser to pay a one-off advice fee for advice and other related services provided to you in relation to your account in the Fund. This fee may be agreed to be charged once-off or you may agree to multiple one-off advice fee deductions in a financial year depending on the services provided and the agreement you have with your adviser. The maximum cumulative one-off advice fees which can be deducted is \$11,000 p.a. (including GST). If you agree an amount above \$11,000 p.a., it will only be deducted upon approval by HUB24 or the Trustee, having regard to their legitimate business interests, acting appropriately.

### Services to be provided (select at least one):

- Review of your account
- Strategic superannuation advice
- Investment advice on your account
- Contribution strategy
- Insurance in superannuation strategy
- Withdrawal advice

### Advice implementation fee (initial)<sup>1</sup>

Advice implementation fee (initial)  % of initial deposit(s) and/or \$

\$ estimate of the fee  p.a.

This fee estimate is calculated using the agreed percentage-based fee, which is to be applied on any cash deposits received within 60 days of your account being activated. The actual amount deducted will vary in line with deposits.

You may agree with your adviser to pay an advice implementation fee for advice and other related services provided to you in relation to opening your account. The amount payable is agreed between you and your adviser. The maximum advice implementation fee is up to 5.5% of your deposits (including GST). If you agree an amount above 5.5% p.a., it will only be deducted upon approval by HUB24 or the Trustee, having regard to their legitimate business interests, acting appropriately.

<sup>1</sup> The advice implementation fee (initial) (including zero amounts or where a fee is not specified) will generally apply to all cash deposits (excluding employer contributions, salary sacrifice and government co-contributions) received within 60 days of your account being activated unless otherwise instructed. For the purposes of the advice implementation fee, deposits include cash contributions as well as amounts rolled into the Fund or amounts transferred from a personal super account to a pension account.



# Super application form

## Services to be provided (select at least one):

- Review of your account
- Strategic superannuation advice
- Investment advice on your account
- Contribution strategy
- Insurance in superannuation strategy
- Withdrawal advice

## Type of fee arrangement

### Ongoing fee arrangement (OFA)

Specify the reference date  (dd/mm/yyyy)

- You must enter a reference date. This date will be the fee consent renewal date and can be any date within 12 months from the date you and your adviser agree to the arrangement.
- Advice fees will start being deducted from the date the first deposit is received.
- This form must be submitted to us within 30 days from the signing date.
- Your consent will cease to have effect up to 150 days after the reference date.
- Advice fees will be charged from the date this form is processed until 150 days after the reference date, unless cancelled earlier. After your consent ceases, the Administrator is no longer able to deduct advice fees from your account unless you provide a new signed consent form.

OR

### Fixed term (Non-ongoing arrangement, maximum 12 months)

Start Date

End Date

- Your consent expires on the above end date. After this date you will need to provide consent again for advice fees to be deducted from your account.
- If the consent start date is in the past, fees will start to be deducted from when the first deposit is received.
- Fees are payable up until the end date, unless you terminate your arrangement earlier.
- If the end date provided is more than 12 months from the start date, your consent will end 12 months after the start date.
- Advice fees in relation to the Fund will be deducted from your cash account in the Fund.

# Super application form

## Advice fees

### Instructions:

- Complete all fees below which apply to your fee arrangement. If you select a percentage-based advice fee your adviser must provide an estimate of that fee in dollars, for the upcoming year from the date this application form is signed.
- All the advice fees below are deducted from your cash account in the Fund and paid to your adviser's licensee monthly in arrears.

Type of advice fee	Fee amount calculated per annum and deducted monthly (including GST)
<b>Advice implementation fee (ongoing)</b>	<p>\$ fee <input type="text"/> p.a.</p> <p><b>Note:</b> The maximum advice implementation fee can be up to 5.5% of your cash deposits (including GST). If you agree an amount above 5.5% p.a., it will only be deducted upon approval by HUB24 or the Trustee, having regard to their legitimate business interests, acting appropriately.</p> <p><b>AND/OR</b></p> <p>% based fee <input type="text"/> p.a.</p> <p>\$ estimate of the fee <input type="text"/> p.a.</p> <p><b>Note:</b> This fee estimate is calculated using the agreed percentage-based fee, which is to be applied on any cash deposits from the start date below. The actual amount deducted will vary each month in line with deposits and movements in your account balance.</p> <p>Start date <input type="text"/> (dd/mm/yyyy)</p> <p><b>Note:</b> The advice implementation fee (ongoing) will apply from the start date specified above. If you do not specify a start date, then the default date is 60 days after your account is activated.</p> <p>The advice implementation fee applies to cash deposits, which may include cash contributions as well as amounts rolled into the Fund or amounts transferred from a personal super account to a pension account.</p>

### Adviser service fee

<p>\$ fee <input type="text"/> p.a.</p> <p><b>Note:</b> The maximum ongoing adviser service fee can be up to 4.4% p.a. of your total account balance (including GST). If you agree an amount above 4.4% p.a., it will only be deducted upon approval by HUB24 or the Trustee, having regard to its legitimate business interests, acting appropriately.</p> <p><b>AND/OR</b></p> <p>% based fee <input type="text"/> p.a. based on your total account balance</p> <p>\$ estimate of the fee <input type="text"/> p.a.</p> <p><b>Note:</b> This fee estimate is calculated using the agreed percentage-based fee, which will be applied to your total account balance from the date this application form is signed. The actual amount deducted will vary each month in line with movements in your account balance.</p>
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OR

# Super application form

Type of advice fee	Fee amount calculated per annum and deducted monthly (including GST)
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Adviser service fee

Tiered % based fee p.a. based on your total account balance:

From	To	Fee % p.a.
\$	\$	% p.a.
\$	\$	% p.a.
\$	\$	% p.a.
\$	\$	% p.a.
\$	\$	% p.a.

\$ estimate of the fee  p.a.

**Note:** This fee estimate is calculated using the agreed tiered percentage-based fee, which is to be applied to your total account balance from the date this application form is signed. The actual amount deducted will vary each month in line with movements in your account balance.

**PLUS**

**Annual indexation**

Where you specify a fixed \$ amount p.a. you may agree with your adviser to automatically index this fee in line with the annual change in Consumer Price Index ('CPI')<sup>1</sup> or a fixed percentage (up to 5% p.a.) on a specified month each year.

**Type of indexation to apply** (Please tick for CPI or include a figure for fixed percentage)

CPI

**OR**  
Fixed rate of  %<sup>2</sup>

**Timing of indexation**

Fee to be first indexed on 1st of  (month)<sup>3</sup>

**Estimate of adviser service fee if indexation is applied**

\$  p.a.

<sup>1</sup> CPI will be calculated as the rate of increase in All Groups Consumer Price Index for Australian capital cities published by the Australian Bureau of Statistics for the 12 months to the end of the calendar quarter immediately preceding the date of increase.

<sup>2</sup> The maximum fixed rate of indexation is 5% p.a.

<sup>3</sup> The fee can only be indexed once annually.

# Super application form

Type of advice fee	Fee amount calculated per annum and deducted monthly (including GST)
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**Portfolio management fee**

\$ fee  p.a.

**Note:** The maximum portfolio management fee can be up to 1.1% p.a. of your total account balance (including GST). If you agree an amount above 1.1% p.a., it will only be deducted upon approval by HUB24 or the Trustee, having regard to their legitimate business interests, acting appropriately.

**AND/OR**

% based fee  p.a. based on your total account balance

\$ estimate of the fee  p.a.

**Note:** This fee estimate is calculated using the agreed percentage-based fee, which will be applied to your total account balance from the date this application form is signed. The actual amount deducted will vary each month in line with movements in your account balance.

**OR**

Tiered % based fee p.a. based on your total account balance:

From	To	Fee % p.a.
\$	\$	% p.a.
\$	\$	% p.a.
\$	\$	% p.a.
\$	\$	% p.a.
\$	\$	% p.a.

\$ estimate of the fee  p.a.

**Note:** This fee estimate is calculated using the agreed tiered percentage-based fee, which will be applied to your total account balance from the date this application form is signed. The actual amount deducted will vary each month in line with movements in your account balance.

**Adviser brokerage**

Australian listed securities  %

International listed securities  %

\$ estimate of the fee  p.a.

**Note:** Where allowed under the law, brokerage can be charged by your adviser when you invest directly in Australian and international listed securities.

You may agree to pay a brokerage fee to your adviser when you buy and sell Australian and international listed securities. You may agree with your adviser to pay brokerage up to 2.2% (including GST) of the value of any shares bought and sold.

This fee estimate is calculated using the agreed percentage-based fee, which will be applied to any trades on account from the date this application form is signed. This is only an estimate and the actual amount deducted will vary in line with the trading activity on your account.

# Super application form

## Services to be provided (select at least one):

- Review of your account
- Strategic superannuation advice
- Investment advice on your account
- Contribution strategy
- Insurance in superannuation strategy
- Withdrawal advice

By signing this application form, you make the following declarations and acknowledgements:

### Consent authorisation

I instruct the Trustee to deduct the agreed amount(s) of advice implementation fees, adviser service fees, one-off advice fees, adviser brokerage fees and/or portfolio management fees set out above (which includes GST) from my cash account in the Fund and pay my adviser for their services as provided to me.

I confirm that the adviser fees to be deducted from my account are for services relating solely to my account(s) in the Fund.

The fees specified above exclude activity fees and other amounts incurred or payable to the Administrator. The fees specified above are also in addition to the Fund's other fees and costs, including administration fees, investment costs applicable to underlying investments and investment fees associated with Managed Portfolios.

Applicant name <i>(please print in capitals your first, middle and surname)</i>
Signature
Date

## \*Section 11 Declaration and signature

### General

- You declare that all details provided in this application form are true and correct.
- You have received and accepted this offer in Australia.
- You have received, read and understand the PDS (including any information incorporated into the PDS).
- You agree to be bound by the provisions of the Trust Deed (as amended from time to time) and the terms and conditions detailed in the PDS (as amended from time to time) (including the Additional Information Booklet and any other information incorporated into the PDS).
- You have received and read the relevant product disclosure statements or other disclosure documents for the investment option(s) you have selected to invest in.
- You have read and understand the information about privacy and tax file numbers in the PDS and in the Additional Information Booklet.
- You acknowledge that your membership of this product does not commence until the first contribution has been received and accepted by the Trustee.
- You acknowledge and agree that the Trustee will treat all personal contributions to your account as non-concessional contributions unless you advise the Trustee otherwise.
- You acknowledge and agree that the Trustee will make member statements, and any notifications regarding material changes or significant events affecting this product or contributions confirmations, available to you online through InvestorHUB and/or email rather than providing you with a paper copy by mail, and you acknowledge and agree that you will obtain this information or documents through InvestorHUB and/or email.
- You acknowledge that the Trustee is authorised to collect your TFN by tax laws, the Superannuation Industry (Supervision) Act 1993 and the Privacy Act 1988. The lawful purpose for which your TFN can be used and the consequences of not quoting your TFN may change in the future, as a result of legislative changes. The PDS sets out details of how the Trustee is authorised to use your TFN and also to whom the Trustee may disclose your TFN.
- You acknowledge we may make disclosure documents available to you electronically and we will notify you when they are available. You may opt out to this method of delivery; however, this may impact the provision of our service to you.
- You authorise the Trustee and the Administrator to deduct from your cash account in the Fund such fees for advice, investment management and investment performance fees (if any) relating to any managed portfolio in which you have invested (including where HUB24 is the investment manager) or for other services as may be agreed between you and your adviser, as set out in this application form and the PDS and the relevant product disclosure statement for any applicable managed portfolio.

# Super application form

- You authorise the Trustee and the Administrator, where amounts are owed to the responsible entity (RE) of a registered managed investment scheme (Scheme) through which managed portfolios are made available (for example because your investment in a managed portfolio has gone into negative balance) to obtain payment of that amount from your cash account as an alternative to obtaining payment from the applicable Scheme. You acknowledge that, if payment from your cash account is not possible, these amounts may be paid from the relevant Scheme.
- You direct us to invest any monies received into your cash account until we receive investment instructions from your adviser.
- If signing under a power of attorney, you declare that it is an Australian power of attorney and you are authorised under that power of attorney to sign this application form and have not received any notice of revocation of that power of attorney.

## You and your adviser

- You confirm that your adviser, where applicable, has provided you with professional advice which includes the formulation of an investment strategy that has taken into consideration your personal objectives, financial situation and needs.
- You authorise your adviser to submit investment instructions to the Trustee on your behalf and acknowledge that, where your adviser provides instructions to the Trustee, the Trustee will act on those instructions without consulting you, unless you have elected to use the trade notification feature with your adviser.
- You understand that if a trade notification is received in relation to a rebalance or reallocation and you have not authorised the cancellation of the pending investment instructions within the permitted agreed timeframe, the Administrator may rebalance and/or reallocate your managed portfolio(s) by buying and selling specified securities in your account in accordance with the advice from the relevant manager from time to time.
- You understand that if a trade notification is received in relation to a rebalance or reallocation and you have authorised the cancellation of the pending investment instructions within the permitted agreed timeframe, the Administrator will not proceed with the rebalance or reallocation and will interpret the instruction as requiring withdrawal from that managed portfolio. If you have given alternative investment instructions within the permitted agreed timeframe, the Administrator will implement those instructions as set out in the Additional Information Booklet available from the product website.
- You consent to your adviser receiving information on your behalf and agree not to hold the Trustee or Administrator responsible in any way for any transactions entered into by your adviser on your behalf.

- You and your adviser release, discharge, and indemnify the Trustee, the Administrator and all of the Trustee's and Administrator's successors and assigns from and against all losses, actions, liabilities, claims, demands, and proceedings arising from your appointment of an adviser, and all acts, matters and things done or purported to be done by an adviser even if not actually authorised by you.

## Adviser transaction authority

You authorise your adviser nominated above to give or carry out instructions regarding the operation of your account (including investments) as set out below. You understand that in giving or carrying out instructions your adviser may access your account details and transact on your account. You also understand that the Trustee or its service providers (including the Administrator) can accept and act on such instructions given by your adviser without requiring your signature, additional proof, instructions or further confirmation from you. The instructions or transactions for which this authority applies are:

- a. Investment of the initial contribution amount into your account in the Fund
- b. Switching between investment strategies/underlying investment holdings including purchasing and selling investments
- c. Changing a regular contribution amount
- d. Starting or stopping a regular contribution amount
- e. Changing a regular withdrawal amount (where permissible under relevant law)
- f. Starting or stopping a regular withdrawal amount (where permissible under relevant law)
- g. Changing the weightings of securities held in respect of your account
- h. Making elections on dividend or distribution re-investment where applicable
- i. Making elections in the case of corporate events in respect of securities held in your account outside managed portfolios
- j. Establishing or varying regular investment plans or investment drawdowns.

**Note:** Your application to the Fund will not be accepted without this authority.

## Personal information

- You understand that the Administrator and the Trustee may collect, hold or use your personal information for the purposes outlined in the PDS and the Additional Information Booklet or to comply with its obligations under AML/CTF laws and other laws from time to time.
- If you have provided us with information about another person, we understand you will advise them that:
  - we collect, hold and use the personal information for the purpose set out in the Trustee's privacy statement
  - their personal information may be disclosed to a third party
  - they may access or correct any personal information held about them.

# Super application form

- You authorise the Administrator and the Trustee to release personal information to third parties (as outlined in the PDS and Additional Information Booklet), including information concerning your account, investments, insurance or superannuation entitlements to their service providers, who may be located overseas, to your adviser and to any responsible entity or to any service provider of a responsible entity of a scheme through which you have invested in a managed portfolio for the purposes of processing your application form and administering your investment in the Fund and the scheme.
  - You acknowledge that neither the Trustee or the Administrator will be responsible or liable to you or any other person for any loss suffered where transactions are delayed, blocked, frozen or where we decline to process a transaction or cease to provide you with a product or service in circumstances where we are unable to establish your identity or where we reasonably believe you are a Proscribed Person.
    - A "Proscribed Person" means any person or entity who we reasonably believe to be:
      - (i) in breach of the laws of any jurisdiction regarding economic or trade sanctions, or laws prohibiting money laundering or terrorism financing, or
      - (ii) on a list of persons with whom dealings are proscribed by Australian laws or the laws of another recognised jurisdiction. A "Proscribed Person" includes any person or entity who we reasonably believe to be acting on behalf, or for the benefit of, a person or entity referred to in (i) and/or (ii).
  - You consent to disclose your personal information and other relevant information to the Australian banks, Authorized-Deposit-Institutions or other financial institutions that we may use from time to time in respect to your cash account.
  - You consent to (unless you notify us in writing otherwise) your personal information being used by us to send you marketing information about other products and services offered or promoted by us, via telephone, electronic messages (including email), online and other means, for the purpose of marketing our and third parties goods and services, unless you notify us in writing that you do not wish us to do so.
  - You acknowledge and understand that when verifying your identity:
    - we may disclose your personal information to a verification service provider for the purpose of undertaking electronic verification of your identify, against two independent sources;
    - the verification service provider may use your personal information for the purpose of undertaking electronic verification of your identity but not for any other purpose;
    - the verification service provider will provide us with a report on the outcome of the verification process;
    - we may use a verification service provider to verify the validity of any government issued identity document that you provide to us for identity verification purposes through the Australian Government document verification service (DVS), you are authorised to provide the relevant government issued identity documents to us and we may disclose your personal information and government identity document information to the service provider that we use to access the DVS for this purpose.
    - You consent to identification and verifications processes described above and in the Additional Information Booklet, including the use of electronic verification or verification by your adviser.
    - you are not aware and have no reason to suspect that the monies contributed to the Fund, have been or will be derived from or released to any money laundering, terrorism financing or other activities deemed illegal, or that the proceeds of any withdrawals will be used to finance any illegal activities.
    - you will provide to us all additional information, documents and assistance that we (or our delegates) may request in order for us or our delegates to comply with any anti-money laundering and counter-terrorism financing laws or other laws.
- ## Cash account minimum balance
- You agree to keep the minimum cash balance in your cash account as disclosed in the PDS, or as amended from time to time by the Trustee and disclosed to you.
  - You acknowledge that if you have a negative cash balance (where permitted, in limited circumstances described in the PDS) you will be charged a negative cash account fee for the duration of the negative balance.
  - You acknowledge that the Administrator may sell securities proportionately across all securities in your account (to the extent reasonably practicable and unless otherwise agreed) to maintain at all times a minimum cash balance in your cash account. If you have other costs such as taxes and insurance costs incurred or payable in connection with your account, we may have to sell additional securities proportionately across all securities in your account to cover these costs. We may do this without seeking prior instructions from you as detailed in the Additional Information Booklet.
- ## Investment options
- You understand and acknowledge that neither the Trustee nor the Administrator nor any related or associated person or body corporate guarantees or makes any representations concerning the future performance of your investments in the Fund, any specific level of performance, any repayment of capital invested in the Fund or the success or tax effect of any strategy used or the success of overall management of your investments.

# Super application form

- You understand that your investments in the Fund are subject to risks, including the risk that you may lose some or all capital, possible delays in repayment of some or all capital and/or failure to receive any income.
- You understand that an investment option may cease to be offered in the Fund at any time, where the investment option no longer meets the applicable criteria as determined by the investment committee established by the Trustee or otherwise in accordance with the Trustee's legitimate business interests, acting appropriately, which may affect the composition of investments in your account.
- You authorise the Administrator to exercise its discretion over your assets consistently with the investment strategy in accordance with investment instructions received from your adviser. You acknowledge that, while the Trustee will use reasonable endeavours to ensure the investment strategy is followed, it may not be able to do so in all situations and it is not intended to be binding on the Trustee.
- You understand that the Administrator undertakes corporate actions in respect of securities in your account and rebalances your managed portfolio(s) as a result of exercising any rights or entitlements attached to specified securities in your account in accordance with the advice from your adviser or from the managers of the portfolios.
- You understand that without your prior consent, any instructions provided by you via your adviser in relation to buy or sell orders under the direct market trading or aggregated trading service may not be fully implemented by us because of trade restrictions set out in the Additional Information Booklet, and we and our default broker reserve the right to reject or cancel orders;
  - i. pursuant to or as contemplated by the rules of the relevant exchange or clearing and settlement facility, or other relevant applicable laws; or
  - ii. otherwise in accordance with their legitimate business interests, acting appropriately (please refer to the PDS Part I Section 9: Other Important Information, under 'Trustee and Administrator Discretion' for more information on how we exercise our discretion).
- You understand and accept that:
  - Rollovers and transfers of benefits are usually required to be processed no later than 30 days from receipt of the request;
  - if you invest in an illiquid investment, a period of greater than 30 days may be required to process a withdrawal, rollover or switch request due to the illiquid nature of the investment. There is no maximum period in which a rollover or transfer request involving an illiquid or suspended investment will be processed. The time required by the Trustee to process such a request will vary, depending on the investment;
  - An investment is illiquid if:
    - i. it cannot be converted to cash within the time required after a portability request is properly made; or
    - ii. converting it to cash within the time required would likely have a significant adverse impact on the realisable value of the investment; and
  - Under difficult market conditions, some normally liquid assets may become illiquid, restricting our ability to sell them and to make withdrawal payments or process rollovers or switches without a significant delay.

## Insurance

### Group insurance

If you are applying for group insurance cover through the Fund:

- You acknowledge that you have received and read the Insurer's policy document.
- You understand and acknowledge that any insurance cover applied for under the Fund does not commence until:
  - a. Notification by the Trustee of the acceptance of your insurance is provided, and;
  - b. You have sufficient funds in your account to cover the cost of insurance premiums.
- If you have applied for insurance under the Tailored Cover option you may be entitled to Interim Accident Cover, subject to the limits and conditions applicable under the relevant insurance policy and set out in the Insurer's policy document.

### Individual insurance

If you are applying for individual insurance through the Fund:

- You acknowledge that you have obtained, read and understood the product disclosure document relating to any individual insurance policy that you have selected.
- You understand and acknowledge that your selection of insurance cover has been made after obtaining independent advice from a licensed or authorised financial adviser having regard to your personal circumstances, risk profile, objectives and needs.
- You understand that neither the Trustee nor the Administrator nor any other company associated with the operation or administration of the Fund's insurance arrangements, guarantee suitability or performance of any available individual insurance policy or insurer.
- You understand and acknowledge that any individual insurance cover applied for under the Fund does not commence until you have been notified by (or on behalf of) the Trustee that the insurer has accepted your application for insurance cover and the relevant policy has been issued in terms that are satisfactory to the Trustee.
- You understand and acknowledge that if your cash holding in the Fund does not have sufficient money in it to meet the cost of your insurance cover, your insurance cover may cease.



# Super application form

## Use of InvestorHUB

- You agree to only use InvestorHUB for purposes directly related to your account and the Fund and to keep your login details secure and confidential to prevent access to your account by another person (except your adviser) and to notify the Trustee as soon as reasonably possible if you become aware of any unauthorised access to your account or InvestorHUB.
- You agree to comply with the terms and conditions of use of InvestorHUB, as amended from time to time and agree not to copy, tamper with, or damage any code, data, service or software provided in connection with InvestorHUB and the Fund, or attempt to do so.

- I confirm that I am authorised to provide information of the Applicant/s in this application form.
- I consent to personal information provided in this application form being provided to:
  - my adviser to conduct verification of my identity; or
  - a verification service provider; and/or
  - to the Australian Government's Document Verification Service, for the purposes of complying with AML/CTF and tax legislation identity verification requirements.
- I consent to my personal information being used for marketing purposes.
- I consent to receiving marketing information about other products and services offered or promoted by the Administrator, or marketing information about third parties' goods and services or other services.

Applicant name *(please print in capitals your first, middle and surname)*

Signature

Date

**Note:** Your application to the Fund cannot be accepted without your signed declaration.

# Super application form

## \*Section 12 Adviser declaration (adviser to complete)

- a. You accept the terms of the adviser transaction authority and agree to act in accordance with this authority and any written instructions you receive from the applicant (member). You agree to provide the member with any information or documents that they request in relation to any instructions or transactions generated under this authority.
- b. You hold an Australian Financial Services Licence (AFSL), or you are authorised through a holder of a current AFSL.
- c. You confirm that your licence, registration or authorisation enables you to deal in and advise on the Fund.
- d. You have provided the member with access to the current product disclosure statement or other disclosure document for each of their selected investments, including (without limitation) the current product disclosure statement for any managed portfolio option.
- e. You have provided the member with a current written recommendation to acquire the selected investments by investment through the Fund.
- f. You have fully disclosed all fees and costs associated with investing in or through the Fund including fees associated with Managed Portfolios managed by you, your dealer group or a related party.
- g. You confirm that any adviser fees payable to you as agreed by the member are for financial services relating solely to the Fund or its investments.
- h. You confirm that any changes to adviser fees will be signed off in writing by the member prior to making any such change.
- i. You declare that all information provided by you in this application form is true and correct.
- j. You release, discharge, and indemnify the Trustee, the Administrator and all of the Trustee's and Administrator's successors and assigns from and against all losses, actions, liabilities, claims, demands, and proceedings arising from your appointment as the applicant's adviser, and all acts, matters and things done or purported to be done by you as the applicant's adviser even if not actually authorised by the applicant.

Adviser name

Authorised representative number

Adviser practice name

Licensee AFSL number

Licensee ABN

Adviser signature

Date

**Note:** A member's application to the Fund cannot be accepted without an adviser's signed declaration.



# Pension application form

Postal address (if different to above)

Postal address

Suburb

State

Postcode

## Section 5 Rollovers/transfers/contributions

Specify all amounts to be rolled over, transferred, or contributed into your pension account. All amounts must be received prior to commencement of your pension. You are taken to direct us to invest any monies received into your cash account until your investment options are implemented online by your adviser. If we have not received all expected amounts within 30 days of having received the first amount, we will generally start the pension with the amounts received up to that point. Any amounts received subsequently cannot be added to that pension but can be used to start a new pension.

Rollover and/or contribution cheques to be made payable to: *HUB24 Custodial Services Ltd <full account name>*.

### \*Rollovers from an external superannuation fund

Is this a death benefit payment?  YES  NO

Is this a Disability benefit payment?  YES  NO

Please complete the attached Rollover form for each institution that you wish to transfer superannuation benefits from.

\*Do you intend to rollover benefits from an external superannuation fund?  YES  NO

If yes, please specify the number of rollovers you intend to make:

Please list the approximate value of the rollover amounts below.

Rollover from	Account number	Amount
		\$
		\$
		\$
		\$

**Note:** Before rolling over, you should compare the fees and benefits of each product. You should also consider whether any fees or charges will apply, as well as the effect the rollover may have on your benefits such as any insurance cover you hold in your other super account.

### Internal transfer from an existing account you have in the Fund

Complete this section if you wish to transfer from an existing super account in the Fund.

Account number

Transfer a partial amount from the above account \$

Close the above account and transfer the full balance

# Pension application form

## \*Contributions

In addition to any rollovers or transfers you make, it is important you notify us of any amounts to be contributed to your pension before it is commenced. Once your pension starts, you can't add any more money to it.

\*Do you intend to make a contribution in to your pension account?  YES  NO

If **yes**, please specify the approximate value of all contributions:

\$

**To make a contribution via cheque or Direct Debit, please submit a *Super and Pension Contribution Form* available from your adviser.**

If eligible and you intend to claim a tax deduction on member voluntary (personal) contributions, you must also submit a 'Notice of intent to claim or vary a deduction for personal super contributions' form available from your adviser before your pension commences. Once the pension commences you will no longer be able to make additional contributions or claim a tax deduction on any contributions you have made.

## \*Section 6 Pension type

Select the type of pension you are applying for.

Account-based pension  Transition to retirement (TTR) pension

## \*Section 7 Pension payment details

### Payment type

Select one of the following pension amounts.

Minimum  
 Maximum (applicable only for TTR pensions)

Specific annual amount \$

If you have selected a specific annual amount, you may select to increase<sup>1</sup> this amount at the beginning of each financial year.

Increase by a specific percentage  % OR  
 Increase by the inflation rate (CPI)

<sup>1</sup> Where the specified annual amount or nominated increase results in an amount that is less than the minimum amount required under legislation, the minimum amount will be paid. Where the specified annual amount or the nominated increase results in an amount that is more than the maximum amount permitted under legislation (for TTR pensions) the maximum amount will be paid.

### Payment frequency

Please nominate the month of your first pension payment<sup>1</sup>. Payments will be paid on the 10th of each month (or next business day) or paid bi-monthly on the 10th and 24th (or next business day). You must receive at least one pension payment in each financial year. If you commence your pension on or after 1 June (but before 1 July), you may choose not to take a payment in that financial year (however, you will still be considered to have commenced a pension from that date). Please note, however, that this does not apply if money is received into your pension account prior to 1 June, even though your pension may commence on or after 1 June (but before 1 July).

Commencement month<sup>2</sup> (mm/yyyy):

Payments to occur  Bi-Monthly  Monthly  Quarterly  Half-yearly  Yearly

<sup>1</sup> Your first pension payment will be paid only on the next available payment date after the Administrator has processed your application.

<sup>2</sup> If you do not specify a commencement month, we will commence your pension payment in the first available payment month.



# Pension application form

## Section 10 Appointment of adviser\*

### Adviser details

Adviser name

Dealer group

Practice

Contact phone number

Adviser Authorised Representative number

Adviser email address

\* Adviser details must match the Financial Advisers Register.

## Section 11 Managed portfolio authorisations

### Authorisation of fees when you invest in a managed portfolio

I direct the Trustee to deduct the following fees from my cash account when investing in the managed portfolio(s) specified below and to pay them to the portfolio manager of the managed portfolio. I acknowledge and understand that:

- the portfolio manager may be my adviser's licensee or may be related to or an associate of my adviser's licensee and/or my adviser; and
- my adviser and my adviser's licensee may therefore directly or indirectly benefit from the payment of the fees to the portfolio manager.

Code	Managed portfolio name	Fees when you invest in a managed portfolio	Investment performance fee
		% p.a.	%
		% p.a.	%
		% p.a.	%
		% p.a.	%

**Note:** Where the fees have a tiered structure the highest fee has been used in the table above. For the full tiered fees when you invest in a managed portfolio (if applicable) refer to the relevant managed portfolio disclosure document.

Please consent and sign to the above fees below:

Applicant name <i>(please print in capitals your first, middle and surname)</i>
Signature
Date

# Pension application form

## Other managed portfolio authorisations

I understand that by signing the above direction, I am also acknowledging that:

- the fee(s) when I invest in a managed portfolio specified on this form are inclusive of GST but may not take into account any RITCs that may be claimed. Where applicable, the actual amounts that will be deducted from my cash account may be adjusted for RITCs that may be claimed in respect of these fees and may therefore be less than the amounts I specify on the relevant form. The fees will be deducted monthly from my account.
- I have read the current disclosure documents applicable to the managed portfolio(s) I have selected.
- other investment costs relating to the managed portfolio's underlying investments may also apply.
- my adviser is responsible for placing an investment instruction into the managed portfolio(s) I have nominated in this section, and if an investment instruction is not received for the investment(s) within 60 days of receipt of this form, the Trustee may require a new consent for those investments.
- if I withdraw my consent in the future, I will need to sell down my investment in the managed portfolio.

## Section 12 Adviser fees

Your adviser and the Trustee are required by law to obtain your written consent before adviser fees can be deducted from your account. If you are not happy with the amount described below, you do not have to sign this consent. You may withdraw, terminate or vary your consent at any time before the cost is passed on to you, by notifying your adviser or the Administrator (which includes contacting the Fund/Administrator) in writing at: HUB24 GPO Box 529, Sydney NSW 2001, or by calling: 1300 854 994.

All adviser fees are negotiated with your adviser. The Trustee, at its discretion, may limit, reduce or reject the fee amount from time to time, if it is deemed appropriate and reasonable to do so; for example, if the proposed adviser fees exceed internal thresholds set by the Administrator, we will seek further information from your adviser to validate the appropriateness of the advice fee. We may also seek clarification from you and/or your adviser regarding the services being provided.

### One-off advice fees

One-off advice fee \$

You may agree with your adviser to pay a one-off advice fee for advice and other related services provided to you in relation to your account in the Fund. This fee may be agreed to be charged once-off or you may agree to multiple one-off advice fee deductions in a financial year depending on the services provided and the agreement you have with your adviser. The maximum one-off advice fee is up to \$11,000 p.a. (including GST). If you agree an amount above \$11,000 p.a., it will only be deducted upon approval by HUB24 or the trustee.

### Services to be provided (select at least one):

- |  |   |
|--|---|
| <input type="checkbox"/> Review of your account            | <input type="checkbox"/> Contribution strategy                |
| <input type="checkbox"/> Strategic superannuation advice   | <input type="checkbox"/> Insurance in superannuation strategy |
| <input type="checkbox"/> Investment advice on your account | <input type="checkbox"/> Withdrawal advice                    |

### Advice implementation fee (initial)<sup>1</sup>

Advice implementation fee (initial)  % of deposit(s) and/or \$

\$ estimate of the fee  p.a.

This fee estimate is calculated using the agreed percentage-based fee, which is to be applied on any cash deposits received within 60 days of your account being activated. The actual amount deducted will vary in line with deposits.

You may agree with your adviser to pay an advice implementation fee for advice and other related services provided to you in relation to opening your account. The amount payable is agreed between you and your adviser. The maximum advice implementation fee is up to 5.5% p.a. of your cash deposits (including GST). If you agree an amount above 5.5% p.a., it will only be deducted upon approval by HUB24 or the Trustee

<sup>1</sup> The advice implementation fee (initial) (including zero amounts or where a fee is not specified) will generally apply to all cash deposits (excluding employer contributions, salary sacrifice and government co-contributions) received within 60 days of your account being activated unless otherwise instructed. For the purposes of the advice implementation fee, deposits include cash contributions, as well as amounts rolled into the Fund or amounts transferred from a personal super account to a pension account.



# Pension application form

## Services to be provided (select at least one):

- Review of your account
- Strategic superannuation advice
- Investment advice on your account
- Contribution strategy
- Insurance in superannuation strategy
- Withdrawal advice

## Type of fee arrangement

### Ongoing fee arrangement (OFA)

Specify the reference date  (dd/mm/yyyy)

- You must enter a reference date. This date will be the fee consent renewal date and can be any date within 12 months from the date you and your adviser agree to the arrangement.
- Advice fees will start being deducted from the date the first deposit is received.
- This form must be submitted to us within 30 days from the signing date.
- Your consent will cease to have effect up to 150 days after the reference date.
- Advice fees will be charged from the date this form is processed until 150 days after the reference date, unless cancelled earlier. After your consent ceases, the Administrator is no longer able to deduct advice fees from your account unless you provide a new signed consent form.

OR

### Fixed term (Non-ongoing arrangement, maximum 12 months)

Start Date

End Date

- Your consent expires on the above end date. After this date you will need to provide consent again for advice fees to be deducted from your account.
- If the consent start date is in the past, fees will start to be deducted from the first deposit is received.
- Fees are payable up to the expiry date, unless you terminate your arrangement earlier.
- If the end date provided is more than 12 months from the start date, your consent will end 12 months after the start date.
- Advice fees in relation to the Fund will be deducted from your cash account in the Fund.

# Pension application form

## Ongoing advice fees

### Instructions:

- Complete all fees below which apply to your fee arrangement. If you select a percentage-based advice fee your adviser must provide an estimate of that fee in dollars, for the upcoming year from the date this application form is signed.
- All the advice fees below are deducted from your cash account in the Fund and paid to your adviser's licensee.

Type of advice fee	Fee amount calculated per annum and deducted monthly (including GST)
Advice implementation fee (ongoing)	\$ fee <input type="text"/> p.a. <b>Note:</b> The maximum advice implementation fee can be up to 5.5% of your cash deposits (including GST). If you agree an amount above 5.5% p.a., it will only be deducted upon approval by HUB24 or the trustee.
	<b>AND/OR</b> % based fee <input type="text"/> p.a. \$ estimate of the fee <input type="text"/> p.a. <b>Note:</b> This fee estimate is calculated using the agreed percentage-based fee, which is to be applied on any cash deposits from the start date below. The actual amount deducted will vary each month in line with deposits and movements in your account balance.
	Start date <input type="text"/> (dd/mm/yyyy) <b>Note:</b> The advice implementation fee (ongoing) will apply from the start date specified above. If you do not specify a start date, then the default date is 60 days after your account is activated. The advice implementation fee applies to cash deposits, includes cash contributions, as well as amounts rolled into the Fund or amounts transferred from a personal super account to a pension account.

Adviser service fee	\$ fee <input type="text"/> p.a. <b>Note:</b> The maximum ongoing adviser service fee can be up to 4.4% p.a. of your total account balance (including GST). If you agree an amount above 4.4% p.a., it will only be deducted upon approval by HUB24 or the trustee.
	<b>AND/OR</b> % based fee <input type="text"/> p.a. based on your total account balance \$ estimate of the fee <input type="text"/> p.a. <b>Note:</b> This fee estimate is calculated using the agreed percentage-based fee agreed which will be applied to your total account balance from the date this application form is signed. The actual amount deducted will vary each month in line with movements in your account balance.

OR

# Pension application form

Type of advice fee	Fee amount calculated per annum and deducted monthly (including GST)
--------------------	--

Adviser service fee

Tiered % fee, applies per annum based on your total account balance:

From	To	Fee % p.a.
\$	\$	% p.a.
\$	\$	% p.a.
\$	\$	% p.a.
\$	\$	% p.a.
\$	\$	% p.a.

\$ estimate of the fee  p.a.

**Note:** This fee estimate is calculated using the agreed percentage-based fee, which will be applied to your total account balance from the date this application form is signed. The actual amount deducted will vary each month in line with movements in your account balance.

**PLUS**

**Annual indexation**

Where you specify a fixed \$ amount p.a. you may agree with your adviser to automatically index this fee in line with the annual change in Consumer Price Index ('CPI')<sup>1</sup> or a fixed percentage (up to 5% p.a.) on a specified month each year.

**Type of indexation to apply** (Please tick for CPI or include a figure for fixed percentage)

CPI

**OR**  
Fixed rate of  %<sup>2</sup>

**Timing of indexation**

Fee to be first indexed on 1st of  (month)<sup>3</sup>

**Estimate of adviser service fee if indexation is applied**

\$  p.a.

<sup>1</sup> CPI will be calculated as the rate of increase in All Groups Consumer Price Index for Australian capital cities published by the Australian Bureau of Statistics for the 12 months to the end of the calendar quarter immediately preceding the date of increase.

<sup>2</sup> The maximum fixed rate of indexation is up to 5% p.a.

<sup>3</sup> The fee can only be indexed once annually.

# Pension application form

Type of advice fee	Fee amount calculated per annum and deducted monthly (including GST)
--------------------	--

**Portfolio management fee**

\$ fee  p.a.

**Note:** The maximum portfolio management fee can be up to 1.1% p.a. of your total account balance (including GST). If you agree an amount above 1.1% p.a., it will only be deducted upon approval by HUB24 or the trustee.

**AND/OR**

% based fee  p.a. based on your total account balance

\$ estimate of the fee  p.a.

**Note:** This fee estimate is calculated using the agreed percentage-based fee, which will be applied to your total account balance from the date this application form is signed. The actual amount deducted will vary each month in line with movements in your account balance.

**OR**

Tiered % fee, applies per annum and is based on your total account balance:

From	To	Fee % p.a.
\$	\$	% p.a.
\$	\$	% p.a.
\$	\$	% p.a.
\$	\$	% p.a.
\$	\$	% p.a.

\$ estimate of the fee  p.a.

**Note:** This fee estimate is calculated using the agreed tiered percentage-based fee, which will be applied to your total account balance from the date this application form is signed. The actual amount deducted will vary each month in line with movements in your account balance.

**Adviser brokerage**

Australian listed securities  %

International listed securities  %

\$ estimate of the fee  p.a.

**Note:** Where allowed under the law, brokerage can be charged by your adviser when you invest directly in Australian and international listed securities.

You may agree to pay a brokerage fee to your adviser when you buy and sell Australian and international listed securities. You may agree with your adviser to pay brokerage up to 2.2% (including GST) of the value of any shares bought and sold.

This fee estimate is calculated using the agreed percentage-based fee, which will be applied to your total account balance from the date this application form is signed. This is only an estimate and the actual amount deducted will vary each month in line with movements in your account balance.

# Pension application form

## Services to be provided (select at least one):

- Review of your account
- Strategic superannuation advice
- Investment advice on your account
- Contribution strategy
- Insurance in superannuation strategy
- Withdrawal advice

By signing this application form, you make the following declarations and acknowledgements:

### Consent authorisation

I instruct the Trustee to deduct the agreed amount(s) of advice implementation fees, adviser service fees, one-off advice fees and/or adviser brokerage fees and/or portfolio management fee set out above (which includes GST) from my cash account in the Fund and pay my adviser for their services as provided to me.

I confirm that the adviser fees to be deducted from my account are for services relating solely to my account(s) in the Fund.

The fees specified above exclude activity fees and other amounts incurred or payable to the Administrator. The fees specified above are also in addition to the Fund's other fees and costs, including administration fees, investment costs applicable to underlying investments and investment fees associated with Managed Portfolios.

Applicant name <i>(please print in capitals your first, middle and surname)</i>
Signature
Date

By signing this application form, you make the following declarations and acknowledgements:

# Pension application form

## \*Section 13 Declaration and signature

### General

- You declare that all details provided in this application form are true and correct.
- You have received and accepted this offer in Australia.
- You have received, read and understood the PDS (including any information incorporated into the PDS).
- You agree to be bound by the provisions of the Trust Deed (as amended from time to time) and the terms and conditions detailed in the PDS (as amended from time to time) (including the Additional Information Booklet and any other information incorporated into the PDS).
- You have received and read the relevant product disclosure statements or other disclosure documents for the investment options(s) you have selected to invest in.
- You have read and understand the information about privacy and tax file numbers in the PDS and in the Additional Information Booklet.
- You acknowledge that your membership of this product does not commence until the amount to commence your pension has been received and accepted by the Trustee.
- You declare that you are an Australian citizen, New Zealand citizen or permanent resident of Australia and are eligible for a pension by satisfying one of the following conditions of release:
  - You are aged 65 or more; or
  - After attaining age 60, you have ceased an arrangement under which you were gainfully employed; or
  - You have reached your preservation age, have ceased an arrangement under which you were gainfully employed and never again intend to be gainfully employed full-time or part-time (i.e. more than 9 hours per week); or
  - (For Transition to Retirement Pensions only) you have reached your preservation age.
- You acknowledge and agree that the Trustee will make Member statements, and any notifications regarding material changes or significant events affecting this product, available to you online through InvestorHUB and/or email rather than providing you with a paper copy by mail, and you acknowledge and agree that you will obtain this information or documents through InvestorHUB and/or email.
- You acknowledge that the Trustee is authorised to collect your TFN by tax laws, the Superannuation Industry (Supervision) Act 1993 and the Privacy Act 1988. The lawful purpose for which your TFN can be used and the consequences of not quoting your TFN may change in the future, as a result of legislative changes. The PDS sets out details of how the Trustee is authorised to use your TFN and also to whom the Trustee may disclose your TFN.
- You acknowledge we may make disclosure documents available to you electronically and we will notify you when they are available. You may opt out to this method of delivery; however, this may impact the provision of our service to you.
- You authorise the Trustee and the Administrator to deduct from your cash account such fees for advice, investment management and investment performance fees (if any) relating to any managed portfolio in which you have invested or for other services as may be agreed between you and your adviser, as set out in this application form and the PDS and the relevant product disclosure statement for any applicable managed portfolio.
- You authorise the Trustee and the Administrator, where amounts are owed to the responsible entity (RE) of a registered managed investment scheme (Scheme) through which managed portfolios are made available (for example because your investment in a managed portfolio has gone into negative balance) to obtain payment of that amount from your cash account as an alternative to obtaining payment from the applicable Scheme. You acknowledge that, if payment from your cash account is not possible, these amounts may be paid from the relevant Scheme.
- You direct us to invest any monies received into your cash account until we receive investment instructions from your adviser.
- If signing under a power of attorney, you declare that it is an Australian power of attorney and you are authorised under that power of attorney to sign this application form and have not received any notice of revocation of that power of attorney.

### You and your adviser

- You confirm that your adviser has provided you with professional advice which includes the formulation of an investment strategy that has taken into consideration your personal objectives, financial situation and needs.
- You authorise your adviser to submit investment instructions to the Trustee on your behalf and acknowledge that, where your adviser provides instructions to the Trustee, the Trustee will act on those instructions without consulting you, unless you have elected to use the trade notification feature with your adviser.
- You understand that if a trade notification is received in relation to a rebalance or reallocation and you have not authorised the cancellation of the pending investment instructions within the permitted agreed timeframe, the Administrator may rebalance and/or reallocate your managed portfolio(s) by buying and selling specified securities in your account in accordance with the advice from the relevant manager from time to time.
- You understand that if a trade notification is received in relation to a rebalance or reallocation and you have authorised the cancellation of the pending investment instructions within the permitted agreed timeframe, the Administrator will not proceed with the rebalance or reallocation and will interpret the instruction as requiring withdrawal from that managed portfolio. If you have given alternative investment instructions within the permitted agreed timeframe, the Administrator will implement those instructions as set out in the Additional Information Booklet available from the product website – see front cover.

# Pension application form

- You consent to your adviser receiving information on your behalf and agree not to hold the Trustee or Administrator responsible in any way for any transactions entered into by your adviser on your behalf.
- You and your adviser release, discharge, and indemnify the Trustee, the Administrator and all of the Trustee's and Administrator's successors and assigns from and against all losses, actions, liabilities, claims, demands, and proceedings arising from your appointment of an adviser, and all acts, matters and things done or purported to be done by an adviser even if not actually authorised by you.

## Adviser transaction authority

You authorise your adviser nominated above to give or carry out instructions regarding the operation of your account (including investments) as set out below. You understand that in giving or carrying out instructions your adviser may access your account details and transact on your account. You also understand that the Trustee or its service providers (including the Administrator) can accept and act on such instructions given by your adviser without requiring your signature, additional proof, instructions or further confirmation from you. The instructions or transactions for which this authority applies are:

- a. Investment of the initial contribution amount into your account in the Fund.
- b. Switching between investment strategies/underlying investment holdings including purchasing and selling investments.
- c. Changing a regular withdrawal amount (where permissible under relevant law).
- d. Starting or stopping a regular withdrawal amount (where permissible under relevant law).
- e. Changing the weightings of securities held in respect of your account.
- f. Making elections on dividend or distribution re-investment where applicable.
- g. Making elections in the case of corporate events in respect of securities held in your account outside managed portfolios.
- h. Establishing or varying regular investment plans or investment drawdowns.

**Note:** Your application to the Fund will not be accepted without this authority.

## Personal information

- You understand that the Administrator and the Trustee may collect, hold or use your personal information for the purposes outlined in the PDS and the Additional Information Booklet or to comply with its obligations under Anti-Money Laundering and Counter Terrorism Financing laws and other laws from time to time.
- If you have provided us with information about another person, we understand you will advise them that:

- we collect, hold and use the personal information for the purpose set out in the Trustee's privacy statement
  - their personal information may be disclosed to a third party
  - they may access or correct any personal information held about them.
- You authorise the Administrator and the Trustee to release information personal information to third parties (as outlined in the PDS and Additional Information Booklet), including concerning your account, investments or superannuation entitlements to their service providers who may be located overseas, to your adviser and to any responsible entity or to any service provider of a responsible entity of a scheme through which you have invested in a managed portfolio for the purposes of processing your application form and administering your investment in the Fund and the scheme.
  - You acknowledge that neither the Trustee or the Administrator will be responsible or liable to you or any other person for any loss suffered where transactions are delayed, blocked, frozen or where we decline to process a transaction or cease to provide you with a product or service in circumstances where we are unable to establish your identity or where we reasonably believe you are a Proscribed Person.
    - A "Proscribed Person" means any person or entity who we reasonably believe to be:
      - (i) in breach of the laws of any jurisdiction regarding economic or trade sanctions, or laws prohibiting money laundering or terrorism financing, or
      - (ii) on a list of persons with whom dealings are proscribed by Australian laws or the laws of another recognised jurisdiction. A "Proscribed Person" includes any person or entity who we reasonably believe to be acting on behalf, or for the benefit of, a person or entity referred to in (i) and/or (ii).
  - You consent to disclose your personal information and other relevant information to the Australian banks, Authorized-Deposit-Institutions or other financial institutions that we may use from time to time in respect to your cash account.
  - You consent to (unless you notify us in writing otherwise) your personal information being used by us to send you marketing information about other products and services offered or promoted by us, via telephone, electronic messages (including email), online and other means, for the purpose of marketing our and third parties goods and services, unless you notify us in writing that you do not wish us to do so.
  - You acknowledge and understand that when verifying your identity:
    - we may disclose your personal information to a verification service provider for the purpose of undertaking electronic verification of your identity, against two independent sources;
    - the verification service provider may use your personal information for the purpose of undertaking electronic verification of your identity, but not for any other purpose;
    - the verification service provider will provide us with a report on the outcome of the verification process;

# Pension application form

- we may verify the validity of any government issued identity document that you provide to us for identity verification purposes through the Australian Government document verification service (DVS), you are authorised to provide the relevant government issued identity documents to us and HUB24 may disclose your personal information and government identity document information to the service provider that we use to access the DVS for this purpose.
- You consent to identification and verifications processes described above and in the Additional Information Booklet, including the use of electronic verification or verification by your adviser.
- you are not aware and have no reason to suspect that the monies contributed to the Fund, have been or will be derived from or released to any money laundering, terrorism financing or other activities deemed illegal, or that the proceeds of any withdrawals will be used to finance any illegal activities.
- you will provide to us all additional information, documents and assistance that we (or our delegates) may request in order for us or our delegates to comply with any anti-money laundering and counter-terrorism financing laws or other laws.
- You understand that an investment option may cease to be offered in the Fund at any time, where the investment option no longer meets the applicable criteria as determined by the investment committee established by the Trustee, or there is otherwise a legitimate business interest to do so, acting appropriately, which may affect the composition of investments in your account.
- You authorise the Administrator to exercise its discretion over your assets consistently with the investment strategy in accordance with investment instructions received from your adviser. You acknowledge that, while the Trustee will use reasonable endeavours to ensure the investment strategy is followed, it may not be able to do so in all situations and it is not intended to be binding on the Trustee.
- You understand that the Administrator undertakes corporate actions in respect of securities in your account and rebalances your managed portfolio(s) as a result of exercising any rights or entitlements attached to specified securities in your account in accordance with the advice from your adviser or from the managers of portfolios.
- You understand that without your prior consent, any instructions provided by you via your adviser in relation to buy or sell orders under the direct market trading or aggregated trading service may not be fully implemented by us because of trade restrictions set out in the Additional Information Booklet, and we and our default broker reserve the right to reject or cancel orders:
  - i. pursuant to or as contemplated by the rules of the relevant exchange or clearing and settlement facility, or other relevant applicable laws.
  - ii. otherwise in accordance with their legitimate business interests, acting appropriately (please refer to Section 07 'Additional Information').
- You understand and accept that:
  - if you invest in an illiquid investment, a period greater than 30 days may be required to process a withdrawal, rollover or switch request due to the illiquid nature of the investment. There is no maximum period in which a rollover or transfer request involving an illiquid or suspended investment will be processed. The time required by the Trustee to process such a request will vary, depending on the investment;
  - An investment is illiquid if:
    - i. it cannot be converted to cash within the time required after a portability request is properly made; or
    - ii. converting it to cash within the time required would likely have a significant adverse impact on the realisable value of the investment; and
  - under difficult market conditions, some normally liquid assets may become illiquid, restricting our ability to sell them and to make withdrawal payments or process rollovers or switches without a significant delay.

## Cash account minimum balance

- You agree to keep minimum cash balance in your cash account as disclosed in the PDS, or as amended from time to time by the Trustee and disclosed to you.
- You acknowledge that if you have a negative cash balance (where permitted, in limited circumstances described in the PDS), you will be charged a negative cash account fee for the duration of the negative balance.
- You acknowledge that the Administrator may sell securities proportionately across all securities in your account (to the extent reasonably practicable and unless otherwise agreed) to maintain at all times a minimum cash balance in your cash account. If you have other costs such as taxes and insurance costs incurred or payable in connection with your account, we may have to sell additional securities proportionately across all securities in your account to cover these costs. We may do this without seeking prior instructions from you as detailed in the Additional Information Booklet.

## Investment options

- You understand and acknowledge that neither the Trustee nor the Administrator nor any related or associated person or body corporate guarantees or makes any representations concerning the future performance of your investments in the Fund, any specific level of performance, any repayment of capital invested in the Fund or the success or tax effect of any strategy used or the success of overall management of your investments.
- You understand that your investments in the Fund are subject to risks, including the risk that you may lose some or all capital, possible delays in repayment of some or all capital and/or failure to receive any income.



# Pension application form

## Use of InvestorHUB

- You agree to only use InvestorHUB for purposes directly related to your account and the Fund and to keep your login details secure and confidential to prevent access to your account by another person (except your adviser) and to notify the Trustee as soon as reasonably possible if you become aware of any unauthorised access to your account or InvestorHUB.
- You agree to comply with the terms and conditions of use of InvestorHUB, as amended from time to time and agree not to copy, tamper with, or damage any code, data, service or software provided in connection with InvestorHUB and the Fund, or attempt to do so.

- I confirm that I am authorised to provide information of the Applicant/s in this application form.
- I consent to personal information provided in this application form being provided to my adviser to conduct verification of my identity or a verification service provider and/or to the Australian Government's Document Verification Service, for the purposes of complying with AML/CTF and tax legislation identity verification requirements.
- I consent to my personal information being used for marketing purposes.
- I consent to receiving marketing information about other products and services offered or promoted by the Administrator, or marketing information about third parties' goods and services or other services.

Applicant name *(please print in capitals your first, middle and surname)*

Signature

Date

**Note:** Your application to the Fund cannot be accepted without your signed declaration.

## \*Section 14 Adviser declaration (adviser to complete)

- a. You accept the terms of the adviser transaction authority in Section 10 and agree to act in accordance with this authority and any written instructions you receive from the applicant (member). You agree to provide the member with any information or documents that they request in relation to any instructions or transactions generated under this authority.
- b. You hold an Australian Financial Services Licence (AFSL), or you are authorised through a holder of a current AFSL.

- c. You confirm that your licence, registration or authorisation enables you to deal in and advise on the Fund.
- d. You have provided the member with access to the current product disclosure statement or other disclosure document for each of their selected investments, including (without limitation) the current product disclosure statement for any managed portfolio option.
- e. You have provided the member with a current written recommendation to acquire the selected investments by investment through the Fund.
- f. You have fully disclosed all fees and costs associated with investing in or through the Fund including fees associated with Managed Portfolios managed by you, your dealer group or a related party.
- g. You confirm that any adviser fees payable to you as agreed by the member are for financial services relating solely to the Fund or its investments.
- h. You confirm that any changes to adviser fees will be signed off in writing by the member prior to making any such change.
- i. You declare that all information provided by you in this application form is true and correct.
- j. You release, discharge and indemnify the Trustee, the Administrator and all of the Trustee's and Administrator's successors and assigns from and against all losses, actions, liabilities, claims, demands, and proceedings arising from your appointment as the applicant's adviser, and all acts, matters and things done or purported to be done by you as the applicant's adviser even if not actually authorised by the applicant.

Adviser name

Authorised representative number

Adviser practice name

Licensee AFSL number

Licensee ABN

Adviser signature

Date

**Note:** A member's application to the Fund cannot be accepted without an adviser's signed declaration.

# Rollover form

**Important** – you may use this form in two different ways:

1. you can fill it out and send it directly to your current super fund to start the rollover process. Send HUB24 Custodial Services Ltd (Administrator) a copy of your completed form as well, if you'd like us to help track your rollover progress; or
2. you can fill it out and mail it directly to the Administrator.

Whether you send this form directly to your current super fund or to the Administrator, you must include an original certified copy of your identification for each rollover form or we cannot accept it. Refer to Additional information following Section 3 of this form.

Mail to:  
HUB24 Super  
GPO Box 529  
Sydney NSW 2001

HTFS Nominees Pty Limited (ABN 78 000 880 553, AFSL 232500, RSE Licence No. L0003216) (Trustee, we, us)  
HUB24 Super Fund (ABN 60 910 190 523) (Fund)

**Fields marked with an asterisk (\*) must be completed.**

## Section 1 The Fund account details (this is the receiving fund)

Account number *(if known)*

\*Title *(tick one ✓)*

Mr  Mrs  Ms  Dr  Other

Gender *(tick one ✓)*

Female  Male

\*Date of birth *(dd/mm/yyyy)*

\*Tax file number

\*Given name(s)

\*Surname

Phone number *(work)*

Phone number *(mobile or home)*

\*Email address

\*Residential address *(this must be a street address, a PO Box Number or c/- address will not be accepted)*

Street address

Suburb

State

Postcode

Postal address *(if different to residential address)*

Postal address

Suburb

State

Postcode

# Rollover form

## Section 2 Details of the transferring fund and the amount to be transferred

Please attach an original certified copy of your ID to confirm your identification with the paying institution. See the Additional information section for accepted forms of identification. If you have multiple account numbers with this fund, you must complete a separate form for each account you wish to transfer.

Is this a death benefit payment?  YES  NO

Is this a Disability benefit payment ?  YES  NO

Rollover cheques are to be made payable to: *HUB24 Custodial Services Ltd <full account name>*.

\*Fund name

\*Member/Account No

\*Unique Superannuation Identifier (USI)

ABN

Transfer the entire balance of my account and close the account upon completion

Specify your approximate account value \$

OR

Transfer a partial amount of my account \$

### Previous name/address details (if relevant)

Enter the details provided to your other provider if they differ to the details supplied in Section 1. Any change of name must be supported by the relevant linking documents (e.g. copy of marriage certificate, deed poll or decree nisi).

Title (tick one ✓)

Mr  Mrs  Ms  Dr  Other

Given name(s)

Surname

Phone number (work)

Phone number (mobile or home)

Email address

Residential address (this must be a street address, a PO Box Number or c/- address will not be accepted)

Street address

Suburb

State

Postcode

# Rollover form

Postal address (if different to residential address)

Postal address

Suburb

State

Postcode

## \*Section 3 Declaration and signature

You agree and declare that:

- All details provided in this form are correct.
- You request and authorise the transfer of superannuation as described in Section 2 and authorise the Trustee and the trustee of your other superannuation fund nominated above to give effect to the transfer of your benefit to the Fund.
- You understand that a transfer of superannuation is subject to the terms and conditions of your other fund, including all relevant fees and/or possible loss of any benefits including insurance cover.
- You authorise the Fund to obtain information regarding your superannuation account and acknowledge that this notice is irrevocable in giving this authority.
- You discharge the trustee of your other fund from any further liability in respect of any amount you have requested to be transferred once the benefit has been transferred to the Fund.
- You approve the deduction of any fees by your other superannuation fund (if applicable) from the benefit transferred (subject to legislative restrictions).
- You are aware that you may ask your superannuation fund for information relating to any fees or charges that may apply, or any other information about the effect this transfer may have on your benefits and have obtained or do not require such information.
- You acknowledge and understand that the Trustee cannot provide you with advice about the transfer of your benefit to the Fund and that if you require such advice you should consult your financial adviser.

- You understand that in certain cases the Trustee may be required to deduct tax from the untaxed portion (if applicable) of the transferred amount.
- If a full transfer has been requested, you request that any contributions received by your previous fund after payment of your benefit be transferred to your account with the Fund.
- You consent to your tax file number being disclosed for the purposes of processing your request.
- You acknowledge that the Trustee is authorised to collect your TFN by tax laws, the Superannuation Industry (Supervision) Act 1993 and the Privacy Act 1988. The lawful purpose for which your TFN can be used and the consequences of not quoting your TFN may change in the future, as a result of legislative changes. The PDS sets out details of how the Trustee is authorised to use your TFN and also to whom the Trustee may disclose your TFN.

### Applicant

Full name *(please print in capitals your first, middle and surname)*

Signature

Date

# Rollover form

## Additional information

Accepted forms of identification:

1. Certified true copy of a current:
  - a. Driver's licence, or
  - b. Passport, or
  - c. Proof of age card.

OR

2. Certified copies of:
  - a. Birth certificate, or
  - b. Citizenship certificate, or
  - c. Pension card.

AND copies of a notice from either of the following that shows your current address:

- a. Commonwealth, State or Territory Government within the last 12 months that indicates the provision of a financial benefit (e.g. a letter from Centrelink regarding a Government assistance payment), or
- b. ATO within the last 12 months recording a debt or refund (e.g. a Notice of Assessment), or
- c. Local council or utilities provider within the last three months with details of the provision of a service (e.g. an electricity bill or phone bill).

## The Fund's Certificate of Compliance

We hereby confirm that under the Trust Deed governing the HUB24 Super Fund ('the Fund'), that:

- i. The Trustee of the Fund administers the Fund as a 'complying superannuation fund' under the Superannuation Industry (Supervision) Act 1993 ('the Act'). All compliance notices have been received from the Australian Prudential Regulation Authority. The Trustee has no reason to believe its complying status will be withdrawn in the future by the Australian Prudential Regulation Authority. The Fund is a resident regulated superannuation fund within the meaning of the Act and is not subject to a direction under section 63 of that Act.
- ii. The Fund's Trust Deed allows transferred/rollover benefits to be accepted by the Fund.
- iii. Members can only be paid 'Preserved Benefits' from the Fund upon:
  - their retirement on or after attaining their preservation age, in accordance with the Act, or
  - death or permanent incapacity, or
  - other circumstances, as provided for under the Act.
- iv. Transferred benefits are fully vested in the member.
- v. No borrowings can be made by members.
- vi. The full name of the Fund is:  
HUB24 Super Fund  
ABN: 60 910 190 523  
USI: 60910190523001

The Fund accepts contributions from members and employers on behalf of members. Members are accepted to the Fund upon completion of an application form and the receipt of an initial deposit.

Should you require any further information, please do not hesitate to contact us on 1300 854 994 or email [admin@hub24.com.au](mailto:admin@hub24.com.au).

## Notes to the Rollover form

### Important Information

This transfer may close your account with the transferring fund – you will need to check this with your transferring fund.

This form **cannot** be used to:

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

### What happens if I do not quote my TFN?

The Trustee requires all applicants for an account in the Fund to provide a valid TFN before they can be accepted as a member of the Fund. Choosing to quote your TFN will also make it easier to keep track of your superannuation in the future.

Under the *Superannuation Industry (Supervision) Act 1993*, the trustee of 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.

### 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](http://ato.gov.au) or call the Australian Taxation Office (ATO) on **13 10 20**.

# Rollover form

## Things you need to consider when transferring your superannuation

When you transfer your superannuation, your entitlements under that fund may cease – you need to consider all relevant information before you make a decision to transfer your superannuation. If you ask for information, your superannuation provider must give it to you. Some of the points you may consider are:

- **Fees** – we recommend you consider any applicable fees from your transferring fund. If you are not aware of the fees that may apply, you should contact your fund for further information before completing this form. You should also consider the fees in the receiving fund. 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 transferring 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.

## 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 who is employed in an office providing postal services to the public
- an Australian consular officer or an Australian diplomatic officer
- a bank, building society or credit union officer with two or more years of continuous service
- a finance company officer with two or more years of continuous service
- 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 licenses
- a permanent employee of a Commonwealth authority with two or more years continuous service
- a permanent employee of a 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
- an accountant who is a fellow of the National Tax Accountants' Association or a member of Chartered Accountants Australia and New Zealand, the Association of Taxation and Management Accountants, CPA Australia or the Institute of Public Accountants.

## Where do I send the form?

You can send your completed and signed form with your certified proof of identity documents 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](http://moneysmart.gov.au)
- ATO website at [ato.gov.au/super](http://ato.gov.au/super)

# Beneficiary Nomination form

Mail to:  
HUB24 Super  
GPO Box 529  
Sydney NSW 2001

**Tel:** 1300 854 994  
**Fax:** 1300 781 689  
**Email:** admin@hub24.com.au

HTFS Nominees Pty Limited (ABN 78 000 880 553, AFSL 232500, RSE Licence No. L0003216) (Trustee, we, us)  
HUB24 Super Fund (ABN 60 910 190 523) (Fund)

Complete this form if you wish to nominate a beneficiary in relation to your account. You can make either a lapsing binding (3 year expiry), non-lapsing binding or a non-binding death benefit nomination.

If you have more than one account in the Fund, you must complete a separate Beneficiary Nomination form for each account in which you wish to make such a nomination (showing the applicable Account number).

**Fields marked with an asterisk (\*) must be completed.**

## Section 1 Member details

Account number *(if known)*

Product type *(Super or Pension)*

\*Title *(tick one ✓)*

Mr  Mrs  Ms  Dr  Other

\*Date of birth *(dd/mm/yyyy)*

\*Given name(s)

\*Surname

## \*Section 2 Confirm the reason for completing this form (please select one option)

By submitting this death benefit nomination, you revoke and replace all previous nominations.

- You are establishing a new death benefit nomination
- You are amending an existing death benefit nomination
- You are cancelling your death benefit nomination (complete sections 1, 2, 5 and 6 only)

## Section 3 Nomination type (please select one option)

What type of death benefit nomination do you wish to make?

- Lapsing binding (3 year expiry)
- Non-binding
- Non-lapsing binding

# Beneficiary Nomination form

## \*Section 4 Beneficiary details

Legal Personal Representative	Allocation	<input type="text"/>	%
-------------------------------	------------	----------------------	---

<b>Beneficiary 1</b>				
Given name(s)	Surname			
<input type="text"/>	<input type="text"/>			
	Date of birth (dd/mm/yyyy)			
	<input type="text"/>			
Gender (tick one ✓)	<input type="checkbox"/> Male	<input type="checkbox"/> Female		
Relationship (tick one ✓)	<input type="checkbox"/> Spouse	<input type="checkbox"/> Child	<input type="checkbox"/> Interdependent <input type="checkbox"/> Other dependant	
		Allocation	<input type="text"/>	%

<b>Beneficiary 2</b>				
Given name(s)	Surname			
<input type="text"/>	<input type="text"/>			
	Date of birth (dd/mm/yyyy)			
	<input type="text"/>			
Gender (tick one ✓)	<input type="checkbox"/> Male	<input type="checkbox"/> Female		
Relationship (tick one ✓)	<input type="checkbox"/> Spouse	<input type="checkbox"/> Child	<input type="checkbox"/> Interdependent <input type="checkbox"/> Other dependant	
		Allocation	<input type="text"/>	%

<b>Beneficiary 3</b>				
Given name(s)	Surname			
<input type="text"/>	<input type="text"/>			
	Date of birth (dd/mm/yyyy)			
	<input type="text"/>			
Gender (tick one ✓)	<input type="checkbox"/> Male	<input type="checkbox"/> Female		
Relationship (tick one ✓)	<input type="checkbox"/> Spouse	<input type="checkbox"/> Child	<input type="checkbox"/> Interdependent <input type="checkbox"/> Other dependant	
		Allocation	<input type="text"/>	%

<b>Beneficiary 4</b>				
Given name(s)	Surname			
<input type="text"/>	<input type="text"/>			
	Date of birth (dd/mm/yyyy)			
	<input type="text"/>			
Gender (tick one ✓)	<input type="checkbox"/> Male	<input type="checkbox"/> Female		
Relationship (tick one ✓)	<input type="checkbox"/> Spouse	<input type="checkbox"/> Child	<input type="checkbox"/> Interdependent <input type="checkbox"/> Other dependant	
		Allocation	<input type="text"/>	%



# Beneficiary Nomination form

## \*Section 5 Member declaration and signature

You agree and declare that:

- You have read and understood the information in the PDS (including any information incorporated into the PDS) on beneficiary nominations and the requirements of this form.
- For lapsing binding nominations:
  - this nomination (if valid) will remain in effect for three years from the date you have signed, or last amended, and
  - the Trustee will be legally bound to pay your death benefit to the beneficiaries nominated on this form provided the form is valid and less than 3 years old.
- For non-lapsing binding nominations:
  - this nomination (if valid) will remain in effect even if your circumstances change, until you either revoke your nomination or update your nomination, and
  - the Trustee will be legally bound to pay your death benefit to the beneficiaries nominated on this form provided this nomination is valid and has been accepted by the Trustee.
- If this form is found to be invalid at the time of your death, the Trustee will treat the invalid nomination as a non-binding nomination (i.e. the Trustee will consider the nominated beneficiaries provided by you, but is not legally bound to follow the nomination).
- Your nomination may be revoked or amended by completing a new Beneficiary Nomination form.
- It is your responsibility to periodically review your nomination and ensure it remains valid and continues to reflect your wishes. Your annual member statement will reflect any beneficiary nomination you have in place.
- This form will revoke and replace all previous death benefit nominations.
- If you have provided us with information about another person, we understand you will advise them that:
  - we collect, hold and use the personal information for the purpose set out in the Trustee's privacy statement
  - their personal information may be disclosed to a third party
  - they may access or correct any personal information held about them.

Applicant name
Signature
Date

## \*Section 6 Witness declaration and signature (mandatory)

You agree and declare that:

- You have witnessed the member sign and date this Beneficiary Nomination form in your presence.
- You are over the age of 18 and are not listed as a beneficiary on this form.

Witness 1 Full Name
Witness 1 Signature
Date

Witness 2 Full Name
Witness 2 Signature
Date

**Note:** This date for the witnesses' signature must be the same as the date stated in Section 5 Member declaration and signature.

# Beneficiary Nomination form

## Important notes to read when completing this form:

- Complete all sections of this form unless you are cancelling an existing beneficiary nomination (in which case, complete sections 1, 2, 5 and 6 as applicable).
- Ensure total allocation for beneficiaries equals 100%.
- Each beneficiary allocation can be up to 2 decimal places.
- It is mandatory for the applicant and witnesses to sign and date the form on the same day in each other's presence.
- You can nominate dependant(s), your legal personal representative, or a combination of both. If you nominate your legal personal representative, it is important that you have a valid will and keep it up-to-date, as the Trustee must pay your death benefit to your estate.
- If any of the nominated beneficiaries on this form die before you do or, no longer qualify as your dependant at the time of your death, your nomination will be invalid.
- If you exceed the number of beneficiaries, please provide the same membership details on a separate form with any additional beneficiaries.
- Dependants include the following:
  - Spouse, including de facto partners and legal same-sex partners
  - Child, including child of a spouse
  - Interdependent, including someone who shares with you a close personal relationship, lives together with you, one or each of you provides the other with financial support, and one or each of you provides the other with domestic support and personal care
  - Any other person who the Trustee considers was financially dependent on you at the date of your death.
  - Please note that any nominated beneficiaries must fall under one of the above categories.

This page is left blank intentionally.



# Tax file number declaration

This declaration is NOT an application for a tax file number.

- Use a black or blue pen and print clearly in BLOCK LETTERS.
- Print X in the appropriate boxes.
- Read all the instructions including the privacy statement before you complete this declaration.

## Section A: To be completed by the PAYEE

1 What is your tax file number (TFN)?

For more information, see question 1 on page 2 of the instructions.

OR I have made a separate application/enquiry to the ATO for a new or existing TFN.

OR I am claiming an exemption because I am under 18 years of age and do not earn enough to pay tax.

OR I am claiming an exemption because I am in receipt of a pension, benefit or allowance.

2 What is your name? Title: Mr  Mrs  Miss  Ms

Surname or family name

First given name

Other given names

3 What is your home address in Australia?

Suburb/town/locality

State/territory    Postcode

4 If you have changed your name since you last dealt with the ATO, provide your previous family name.

5 What is your primary e-mail address?

6 What is your date of birth?   /   /

7 On what basis are you paid? (select only one)  
Full-time employment  Part-time employment  Labour hire  Superannuation or annuity income stream  Casual employment

8 Are you: (select only one)  
An Australian resident for tax purposes  A foreign resident for tax purposes  OR A working holiday maker

9 Do you want to claim the tax-free threshold from this payer?  
Only claim the tax-free threshold from one payer at a time, unless your total income from all sources for the financial year will be less than the tax-free threshold.  
Yes  No  Answer no here if you are a foreign resident or working holiday maker, except if you are a foreign resident in receipt of an Australian Government pension or allowance.

10 Do you have a Higher Education Loan Program (HELP), VET Student Loan (VSL), Financial Supplement (FS), Student Start-up Loan (SSL) or Trade Support Loan (TSL) debt?  
Yes  Your payer will withhold additional amounts to cover any compulsory repayment that may be raised on your notice of assessment. No

DECLARATION by payee: I declare that the information I have given is true and correct.

Signature  Date   /   /

There are penalties for deliberately making a false or misleading statement.

Once section A is completed and signed, give it to your payer to complete section B.

## Section B: To be completed by the PAYER (if you are not lodging online)

1 What is your Australian business number (ABN) or withholding payer number?

Branch number (if applicable)

2 If you don't have an ABN or withholding payer number, have you applied for one? Yes  No

3 What is your legal name or registered business name (or your individual name if not in business)?

4 What is your business address?

Suburb/town/locality

State/territory    Postcode

5 What is your primary e-mail address?

6 Who is your contact person?

Business phone number

7 If you no longer make payments to this payee, print X in this box.

DECLARATION by payer: I declare that the information I have given is true and correct.

Signature of payer  Date   /   /

There are penalties for deliberately making a false or misleading statement.

Return the completed original ATO copy to:  
Australian Taxation Office  
PO Box 9004  
PENRITH NSW 2740

IMPORTANT  
See next page for:  
■ payer obligations  
■ lodging online.



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## Section A: To be completed by the payee

### Question 1

#### What is your tax file number (TFN)?

You should give your TFN to your employer only after you start work for them. Never give your TFN in a job application or over the internet.

- ⊖ We and your payer are authorised by the *Taxation Administration Act 1953* to request your TFN. It's not an offence not to quote your TFN. However, quoting your TFN reduces the risk of administrative errors and having extra tax withheld. Your payer is required to withhold the top rate of tax from all payments made to you if you do not provide your TFN or claim an exemption from quoting your TFN.

#### How do you find your TFN?

You can find your TFN on any of the following:

- your income tax notice of assessment
- correspondence we send you
- a payment summary your payer issues to you.

If you have a tax agent, they may also be able to tell you.

If you still can't find your TFN, you can:

- phone us on **13 28 61** between 8.00am and 6.00pm, Monday to Friday.

If you phone or visit us, we need to know we are talking to the correct person before discussing your tax affairs. We will ask you for details only you, or your authorised representative, would know.

#### You don't have a TFN

If you don't have a TFN and want to provide a TFN to your payer, you will need to apply for one.

For more information about applying for a TFN, visit [ato.gov.au/tfn](http://ato.gov.au/tfn)

#### You may be able to claim an exemption from quoting your TFN.

Print X in the appropriate box if you:

- have lodged a TFN application form or made an enquiry to obtain your TFN. You now have 28 days to provide your TFN to your payer, who must withhold at the standard rate during this time. After 28 days, if you haven't given your TFN to your payer, they will withhold the top rate of tax from future payments
- are claiming an exemption from quoting a TFN because you are under 18 years of age and do not earn enough to pay tax, or you are an applicant or recipient of certain pensions, benefits or allowances from the:
  - Department of Human Services – however, you will need to quote your TFN if you receive a Newstart, Youth or sickness allowance, or an Austudy or parenting payment
  - Department of Veterans' Affairs – a service pension under the *Veterans' Entitlement Act 1986*
  - Military Rehabilitation and Compensation Commission.

#### Providing your TFN to your super fund

Your payer must give your TFN to the super fund they pay your contributions to. If your super fund doesn't have your TFN, you can provide it to them separately. This ensures:

- your super fund can accept all types of contributions to your accounts
- additional tax will not be imposed on contributions as a result of failing to provide your TFN
- you can trace different super accounts in your name.

- For more information about providing your TFN to your super fund, visit [ato.gov.au/superelegibility](http://ato.gov.au/superelegibility)

### Question 2–6

Complete with your personal information.

### Question 7

#### On what basis are you paid?

Check with your payer if you're not sure.

### Question 8

#### Are you an Australian resident for tax purposes or a working holiday maker?

Generally, we consider you to be an Australian resident for tax purposes if you:

- have always lived in Australia or you have come to Australia and now live here permanently
- are an overseas student doing a course that takes more than six months to complete
- migrate to Australia and intend to reside here permanently.

If you go overseas temporarily and don't set up a permanent home in another country, you may continue to be treated as an Australian resident for tax purposes.

If you are in Australia on a working holiday visa (subclass 417) or a work and holiday visa (subclass 462) you must place an X in the working holiday maker box. Special rates of tax apply for working holiday makers.

- For more information about working holiday makers, visit [ato.gov.au/whm](http://ato.gov.au/whm)

If you're not an Australian resident for tax purposes or a working holiday maker, place an X in the foreign resident box, unless you are in receipt of an Australian Government pension or allowance.

Temporary residents can claim super when leaving Australia, if all requirements are met. For more information, visit [ato.gov.au/departaustralia](http://ato.gov.au/departaustralia)

#### ⊖ Foreign resident tax rates are different

A higher rate of tax applies to a foreign resident's taxable income and foreign residents are not entitled to a tax-free threshold nor can they claim tax offsets to reduce withholding, unless you are in receipt of an Australian Government pension or allowance.

- To check your Australian residency status for tax purposes or for more information, visit [ato.gov.au/residency](http://ato.gov.au/residency)

## Question 9

### Do you want to claim the tax-free threshold from this payer?

The tax-free threshold is the amount of income you can earn each financial year that is not taxed. By claiming the threshold, you reduce the amount of tax that is withheld from your pay during the year.

Answer **yes** if you want to claim the tax-free threshold, you are an Australian resident for tax purposes, and one of the following applies:

- you are not currently claiming the tax-free threshold from another payer
- you are currently claiming the tax-free threshold from another payer and your total income from all sources will be less than the tax-free threshold.

Answer **yes** if you are a foreign resident in receipt of an Australian Government pension or allowance.

Answer **no** if none of the above applies or you are a working holiday maker.

- ! If you receive any taxable government payments or allowances, such as Newstart, Youth Allowance or Austudy payment, you are likely to be already claiming the tax-free threshold from that payment.
- > For more information about the current tax-free threshold, which payer you should claim it from, or how to vary your withholding rate, visit [ato.gov.au/taxfreethreshold](https://ato.gov.au/taxfreethreshold)

## Question 10

### Do you have a Higher Education Loan Program (HELP), VET Student Loan (VSL), Financial Supplement (FS), Student Start-up Loan (SSL) or Trade Support Loan (TSL) debt?

Answer **yes** if you have a HELP, VSL, FS, SSL or TSL debt.

Answer **no** if you do not have a HELP, VSL, FS, SSL or TSL debt, or you have repaid your debt in full.

- ! You have a HELP debt if either:
    - the Australian Government lent you money under HECS-HELP, FEE-HELP, OS-HELP, VET FEE-HELP, VET Student loans prior to 1 July 2019 or SA-HELP.
    - you have a debt from the previous Higher Education Contribution Scheme (HECS).
- You have a SSL debt if you have an ABSTUDY SSL debt.
- You have a separate VSL debt that is not part of your HELP debt if you incurred it from 1 July 2019.
- > For information about repaying your HELP, VSL, FS, SSL or TSL debt, visit [ato.gov.au/getloaninfo](https://ato.gov.au/getloaninfo)

Have you repaid your HELP, VSL, FS, SSL or TSL debt?

When you have repaid your HELP, VSL, FS, SSL or TSL debt, you need to complete a *Withholding declaration* (NAT 3093) notifying your payer of the change in your circumstances.

### ! Sign and date the declaration

Make sure you have answered all the questions in section A, then sign and date the declaration. Give your completed declaration to your payer to complete section B.

## Section B: To be completed by the payer

- ! Important information for payers – see the reverse side of the form.

### > Lodge online

Payers can lodge TFN declaration reports online if you have software that complies with our specifications.

For more information about lodging the TFN declaration report online, visit [ato.gov.au/lodgetfndeclaration](https://ato.gov.au/lodgetfndeclaration)

# Group Insurance Application form

**HUB24 Super Fund (ABN 60 910 190 523, RSE R1074659)**

**Trustee: HTFS Nominees Pty Limited (ABN 78 000 880 553, AFSL 232500, RSE License No. L0003216)**

**Administrator: HUB24 Custodial Services Ltd ('HUB24') (ABN 94 073 633 664, AFSL 239122)**

**Insurer: TAL Life Limited (ABN 70 050 109 450, AFSL 237848)**

## Instructions

You can use this Group Insurance Application form (the Forms) to apply:

- for Standard Cover within 60 days of joining the HUB24 Super Fund (the Fund);
- for Tailored Cover at any time; and
- to transfer existing insurance in another superannuation fund or with another insurer to the Fund.

Please attach an insurance quote which your adviser can obtain from AdviserHUB under Insurance>Group Insurance Calculator.

For insurance transfers, please include a statement from your current provider confirming the existing level of insurance. This statement cannot be older than 6 months.

Please note that cover will not commence until the Insurer accepts your application for insurance.

Some of the insurance terms used in this form are defined elsewhere, please refer to Section 6 Insurance in your super in the Additional Information Booklet and the relevant group policy, which is available from your adviser or by contacting us.

## Types of insurance application (tick one)

- |   |                                 |
|---|---------------------------------|
| <input type="checkbox"/> Standard Cover application     | Complete sections 2, 3, 4 and 8 |
| <input type="checkbox"/> Tailored Cover application     | Complete sections 2, 3, 5 and 8 |
| <input type="checkbox"/> Insurance Transfer application | Complete sections 2, 3, 6 and 8 |

## Section 1 Duty to take reasonable care

If you apply for life insurance, you will be treated as if you are applying for cover under an individual consumer insurance contract. The Insurer will conduct a process called underwriting. It's how it decides whether it can cover you, and if so on what terms and at what cost.

As part of underwriting, the Insurer will ask questions it needs to know the answers to. These will be about your personal circumstances, such as your health and medical history, occupation, income, lifestyle, pastimes, and current and past insurance.

The information you provide in response to those questions will be vital to the Insurer's decision. As such, when applying for life insurance you have a legal duty to take reasonable care not to make a misrepresentation to the Insurer. A misrepresentation is a false answer, an answer that is only partially true, or an answer which does not fairly reflect the truth.

This duty also applies when extending or making changes to existing insurance, and reinstating insurance.

If you do not meet your legal duty, this can have serious impacts on your insurance. Your cover could be avoided (treated as if it never existed), or its terms may be changed. This may also result in a claim being declined or a benefit being reduced. Whether the Insurer can exercise one of these remedies depends on a number of factors, including:

- whether reasonable care was taken not to make a misrepresentation. This depends on all of the relevant circumstances;
- what the Insurer would have done if the duty had been met – for example, whether it would have offered cover, and if so, on what terms;
- whether the misrepresentation was fraudulent; and
- in some cases, how long it has been since the cover started.

Before any of these remedies are exercised, the Insurer will explain the reasons for its decision, how to respond and provide further information, and what you can do if you disagree.

# Group Insurance Application form

## Section 2 Applicant details

If any of your answers are unclear, we may contact you as this can save unnecessary delays.

Title (tick one ✓)  Mr  Mrs  Ms  Dr  Other  Gender (tick one ✓)  Male  Female Date of birth (dd/mm/yyyy)

Account number  Have you smoked tobacco in the last 12 months?  No  Yes If yes, how many cigarettes do you smoke per day:

Given name(s)  Surname

Residential address (this must be a street address, a PO Box Number or c/- address will not be accepted)

Suburb  State  Postcode

Email address

Preferred contact number  Secondary contact number

Please provide name and member number of any family members who have or are applying for Group Insurance through the fund

**Note:** You may receive up to a 5% family discount on insurance costs if an immediate family member has Group Insurance cover in the Fund.

## Section 3 Occupation details

Name of current employer

Employment status<sup>1</sup>  Self-employed  Employee (full time)  Employee (part-time)  Casual  Not working  Domestic duties Hours per week

Your main occupation (job title)  Industry of your main occupation

What are the main duties of your occupation and percentage of time in each? (e.g. office work, sales, supervision, manual)

<input type="text"/>	<input type="text"/> %	<input type="text"/>	<input type="text"/> %
<input type="text"/>	<input type="text"/> %	<input type="text"/>	<input type="text"/> %
<input type="text"/>	<input type="text"/> %	<input type="text"/>	<input type="text"/> %

Annual income before tax \$

<sup>1</sup> You must be working at least 15 hours per week to be eligible for income protection cover within the Fund.



# Group Insurance Application form

## Section 4 Eligibility questions for Standard Cover

Complete this section if applying for Standard Cover

	Yes	No
1 Are you, due to Illness or Injury, currently absent from work, or restricted or unable to perform your full and normal duties of your usual occupation on a full-time basis (for at least 30 hours per week) even though your actual employment may be full-time, part-time or casual?	<input type="checkbox"/>	<input type="checkbox"/>
2 Have you ever been paid or are you eligible to be paid, or have you lodged or are you entitled to lodge or in the process of lodging a claim for any Illness or Injury through the Fund, Workers' Compensation, other Government benefits (e.g. sickness benefit, invalid pension) or any insurance policy providing total and permanent disablement, terminal illness or income protection type cover, or accident or sickness cover?	<input type="checkbox"/>	<input type="checkbox"/>
3 Have you been diagnosed with, or do you suffer from, an Illness or Injury that may cause permanent inability to work or a Terminal Illness (as defined under the Fund's insurance policy)?	<input type="checkbox"/>	<input type="checkbox"/>
4 Have you ever had an application for death, total and permanent disablement, trauma or income protection declined?	<input type="checkbox"/>	<input type="checkbox"/>
5 Have you ever had an application for death, total and permanent disablement, trauma or income protection cover accepted and offered with a loading, limitation or exclusion added for insurance?	<input type="checkbox"/>	<input type="checkbox"/>

**Note:** If you have answered Yes to questions 1 to 5, you are ineligible to apply for Standard cover. If you still wish to apply for insurance through the Fund, you may apply for Tailored Cover by completing sections 2, 3, 5 and 8.

## Section 5 Applications for Tailored Cover

### 5.1 Cover requested

Death sum insured

TPD sum insured<sup>1</sup>

Income protection monthly benefit<sup>2</sup>

Benefit period

Waiting period

	Yes	No
A Is this an increase?	<input type="checkbox"/>	<input type="checkbox"/>
B Have you ever held or applied for any life, disability, accident and sickness or trauma insurance, that was declined, postponed, had the premium increased or modified, or had a current policy cancelled or renewal refused?	<input type="checkbox"/>	<input type="checkbox"/>
C Have you claimed on any type of disability, trauma, accident and sickness or such benefits as Workers' Compensation or Motor Vehicle Third Party?	<input type="checkbox"/>	<input type="checkbox"/>
D Do you have, or are you applying for, any other life or disability cover?	<input type="checkbox"/>	<input type="checkbox"/>

If yes to B, C and/or D, please provide full details below.

<sup>1</sup> TPD cover is only available in conjunction with death cover and cannot be purchased alone. The total of all TPD cover held under your group insurance policy cannot exceed that total death sum insured.

<sup>2</sup> The maximum level of cover is 75% of your Declared Earned Income.

# Group Insurance Application form

Name of company	Cover type	Sum insured/ monthly benefit	Date of application or claim	Decision	State any loadings/ exclusions	Duration of claim	Recovery %	Is other cover to be replaced? Y or N	
		\$							
		\$							
		\$							

Please provide any details of premium loadings and/or exclusions for existing insurance.

If a claim has been made, please advise details including dates, reason, treatment, degree of recovery and time off work.

## 5.2 Habits and activities

	Yes	No	
A Have you smoked any substance other than tobacco in the last five years?	<input type="checkbox"/>	<input type="checkbox"/>	If yes, please specify: Type of substance                      Frequency of use                      When last smoked <input type="text"/> <input type="text"/> <input type="text"/>
B Do you drink alcohol?	<input type="checkbox"/>	<input type="checkbox"/>	If yes, please state the: a. quantity of alcohol consumed per day (in standard units) <input type="text"/> Standard Unit = 1 Nip (30ml) spirits, 1 glass (100ml) of wine, 285ml glass of beer b. type of alcohol <input type="text"/>
C Have you ever used or injected yourself with any drug not prescribed by a doctor, or received counselling or treatment for the use of alcohol or drugs?	<input type="checkbox"/>	<input type="checkbox"/>	If yes, complete a drug use or alcohol consumption questionnaire.
D Do you currently, or do you intend to engage in any hazardous pastime and/or sporting activity such as aviation (other than as a fare paying passenger travelling over recognised routes), football, scuba diving, motor sports, trail bike riding or rock climbing?	<input type="checkbox"/>	<input type="checkbox"/>	If yes, please complete a sports and pastimes statement.
E Except for holidays, do you intend to live or travel anywhere outside Australia, New Zealand, Western Europe or North America within the next 12 months?	<input type="checkbox"/>	<input type="checkbox"/>	If yes, please provide details below: Where                      When                      Duration <input type="text"/> <input type="text"/> <input type="text"/> Reason <input type="text"/>
F Are you an Australian citizen, a New Zealand citizen residing in Australia, a holder of an Australian permanent visa or a person who resides in Australia on an approved working visa?	<input type="checkbox"/>	<input type="checkbox"/>	If no to F, please advise type of visa, expiry date, plans for applying for permanent residency and nationality/current citizenship: <input type="text"/> <input type="text"/> <input type="text"/>

# Group Insurance Application form

## 5.3 Medical details

<b>A</b>	Height (cm)	Weight (kg)
Please state your:	<input type="text"/>	<input type="text"/>
<b>B</b> Name of your usual doctor or medical centre		
<input type="text"/>		
Address		
<input type="text"/>		
State	Postcode	Telephone
<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>C</b> Details of last medical consultation with your usual doctor or medical centre:		
Date	Reason	
<input type="text"/>	<input type="text"/>	
Outcome/results		
<input type="text"/>		
<b>D</b> If you have attended that doctor for less than 12 months, name of previous doctor:		
<input type="text"/>		
Address		
<input type="text"/>		
State	Postcode	Telephone
<input type="text"/>	<input type="text"/>	<input type="text"/>

# Group Insurance Application form

## 5.4 Your medical history

You will need to provide details for all 'Yes' answers in Part 5.5

	Yes	No
1 Have you ever had or received medical advice or treatment (including surgery) for any of the following conditions:	<input type="checkbox"/>	<input type="checkbox"/>
A Chest pain, high blood pressure, raised cholesterol or any heart / circulatory disorder?	<input type="checkbox"/>	<input type="checkbox"/>
B Stroke, paralysis, epilepsy, multiple sclerosis or any blood or neurological condition?	<input type="checkbox"/>	<input type="checkbox"/>
C Diabetes, hepatitis, or any condition of the thyroid, liver, kidneys, prostate or urinary bladder?	<input type="checkbox"/>	<input type="checkbox"/>
D Asthma, sleep apnoea, respiratory or any other lung condition (other than the common cold)?	<input type="checkbox"/>	<input type="checkbox"/>
E Any injury, disease or disorder of the back, neck, knee, shoulder or other joint, bone, muscle, tendon or ligament condition, including arthritis or gout?	<input type="checkbox"/>	<input type="checkbox"/>
F Depression, anxiety, chronic tiredness or fatigue, panic attacks, post-traumatic stress, or any other behavioural, mental or nervous condition?	<input type="checkbox"/>	<input type="checkbox"/>
G Cancer, tumour, melanoma, sun spot, mole or malignant growth of any kind?	<input type="checkbox"/>	<input type="checkbox"/>
H Drug dependence or abuse (either prescribed or non-prescribed), or alcohol dependence or abuse?	<input type="checkbox"/>	<input type="checkbox"/>
I Hernia, gall bladder, bowel or stomach condition (other than constipation, upset stomach, diarrhoea, or gastro where these were short, isolated episodes from which you have made a full recovery)?	<input type="checkbox"/>	<input type="checkbox"/>
J Any condition of the eyes causing visual impairment (partial or complete loss of sight that can't be corrected by glasses, contact lenses or laser eye surgery) or impaired hearing or tinnitus?	<input type="checkbox"/>	<input type="checkbox"/>
2 Have you been infected with the Human Immunodeficiency Virus (HIV) or tested positive for Acquired Immune Deficiency Syndrome (AIDS)?	<input type="checkbox"/>	<input type="checkbox"/>
3 Apart from treating any condition already disclosed, have you in the last year had medication prescribed by a medical practitioner that is intended to be used for three months or longer (excluding contraceptives)?	<input type="checkbox"/>	<input type="checkbox"/>
4 Apart from any condition already disclosed, do you plan to seek or are you awaiting medical advice, investigation or treatment for any other current health condition or symptoms?	<input type="checkbox"/>	<input type="checkbox"/>
5 Apart from any condition already disclosed, are you currently off work due to injury or illness, or restricted from being capable of performing your full and normal duties on a full time basis (for at least 30 hours per week), even if your actual employment is on part-time or casual basis?	<input type="checkbox"/>	<input type="checkbox"/>
6 Apart from any condition already disclosed, have you been unable to work because of injury or illness (excluding pregnancy) for more than two consecutive weeks in the last 3 years?	<input type="checkbox"/>	<input type="checkbox"/>

# Group Insurance Application form

		Yes	No
<b>8 Family history</b>			
Has any of your immediate family (mother, father, brother or sister), before the age of 65, suffered from heart disease (e.g. angina or heart attack), stroke, cardiomyopathy, cancer, diabetes, mental illness, Alzheimer's disease, multiple sclerosis, muscular dystrophy, Parkinson's disease, polycystic kidney disease, Huntington's disease or any other inherited blood or neurological disorder?		<input type="checkbox"/>	<input type="checkbox"/>
If yes, please provide details:			
Relationship to you	Medical condition (e.g. breast cancer, heart attack, type 1 or 2 diabetes)	Age	
		when diagnosed	at death (if applicable)

## 5.5 Supplementary medical questionnaire

Please provide details for all 'Yes' answers given to questions in Part 5.4. Please complete on a separate sheet if required.

	Condition 1	Condition 2	Condition 3	Condition 4
<b>Specify condition</b>				
<b>A</b> Date symptoms first started and description of symptoms.				
<b>B</b> What was the condition and which part and side of the body was affected?				
<b>C</b> What was the medical diagnosis including results of tests and investigations?				
<b>D</b> What was the frequency (daily, weekly, etc.) of attacks or symptoms?				
<b>E</b> What was the severity (mild/moderate/severe) and duration of attacks or symptoms?				
<b>F</b> How long were you unable to work or perform your normal duties/activities?				
<b>G</b> If a hospital visit was required, please provide date and duration of your stay.				
<b>H</b> What advice/ treatment did you receive?				
<b>I</b> Are you still receiving treatment? If so, please advise nature and frequency of treatment.				

# Group Insurance Application form

	Condition 1	Condition 2	Condition 3	Condition 4
J Date treatment/medication ceased.				
K When did you last suffer from any symptoms?				
L Degree of recovery (%).				

## Section 6 Transfer cover

If you hold insurance cover (existing insurance) in another superannuation fund or directly with an insurer, you can apply to transfer such existing insurance to increase your existing group insurance cover in the Fund. Maximum limits apply.

The transfer of any existing insurance is subject to acceptance by the Insurer. The transferred cover in the Fund will commence on the later of the date:

1. the Insurer accepts in writing this application to transfer cover; and
2. your existing insurance is cancelled.

### What type of cover can be transferred?

Death Only and Death and Total and Permanent Disablement cover, up to \$2,000,000. However, the total amount of Death Only or Death and Total and Permanent Disablement cover you hold in the Fund after the transfer cannot exceed \$3,000,000.

You can also apply to transfer income protection (IP) cover, up to \$20,000 per month. However, the total amount of IP cover you hold in the Fund and the transfer cannot exceed \$25,000 per month.

Please note – cover cannot be transferred if the cover you are transferring is subject to:

1. more than two medical exclusions;
2. a loading of more than 100%;
3. a loading of +50% and two medical exclusions; or
4. a loading of +100% and any medical exclusion.

### Individual Transfer Terms Income protection waiting period

the waiting periods that HUB24 Super offer are 30, 60 or 90 days. The waiting period from your previous fund will be matched to the waiting period being transferred. If the transferred waiting period is not available with HUB24 Super, the waiting period that will apply will be the next longest waiting period (e.g. if you had a 45 day waiting period with your former fund, or individual insurer you will receive a 60 day waiting period when you transfer your cover to HUB24 Super).

**Income protection benefit payment period** the benefit payment periods that HUB24 Super offer are two years, five years, 'to age 65' and 'to age 67'. If the transferred benefit payment period is not offered under HUB24 Super, the benefit payment period that

will apply will be the next shortest benefit payment period (e.g. if you had a 3 year benefit payment period with your former fund, or individual insurer you will receive a 2 year benefit payment period when you transfer your cover to HUB24 Super).

### Instructions

To apply to transfer your existing insurance you will need to:

1. complete sections 2, 3, 6 and 8 of this form,
2. attach evidence, if applicable, and
3. attach an up-to-date member statement (dated within 6 months from the date of this application) from your other super fund or individual insurer confirming the type and level of your existing insurance and the terms of acceptance.

To be eligible to apply to transfer your existing insurance, you must, as at the date of transfer acceptance, be:

1. under age 60; and
2. not engaged in a hazardous occupation (as defined below).

A 'hazardous occupation' means an occupation that the Insurer determines as an occupation involving hazardous or very heavy manual work and/or presenting particular underwriting difficulties. Some examples are (this is not an exhaustive list): factory workers involved in highly repetitive and unskilled duties; fishermen; firemen; police; ambulance drivers/paramedics; forestry workers; labourers; linesmen working over 10 metres; mining groups or drilling, exploration and explosive related industries; any underground/underwater workers; offshore oil rig workers; prison services workers; professional divers; professional sports people or entertainers; seasonal workers/industries with a high proportion of seasonal or casual workers (e.g. fruit picking); truck drivers; workers at heights – including riggers, scaffolders, roof workers and antenna erectors.

If you are not sure whether your current occupation is considered a hazardous occupation please review the Occupation Classification list in the Insurance Cost and Occupation Classification Guide located [here](#) or you can contact the Fund on **1300 854 994** for more information. you can contact the Fund on 1300 854 994 for more information.

**Do not cancel your existing insurance until you receive confirmation in writing that your transfer has been accepted.**

# Group Insurance Application form

## 6.1 Existing insurance details

Use this section to provide us with the details of your existing insurance with one or more superannuation fund or insurer. If you require additional space, you can either re-print this page or handwrite the details and provide to us with your application.

1) Name of superannuation fund or insurance company holding my existing insurance

Member/policy number



I confirm that the details of my existing insurance are as follows:

**Death, TPD and Income Protection cover**

	Death	TPD	Income protection (Monthly benefit)
Amount of cover (\$)			
Date cover started (dd/mm/yyyy)			
Acceptance terms			

**Income protection cover – additional information**

Waiting period	Benefit period

2) Name of superannuation fund or insurance company holding my existing insurance

Member/policy number



I confirm that the details of my existing insurance are as follows:

**Death, TPD and Income Protection cover**

	Death	TPD	Income protection (Monthly benefit)
Amount of cover (\$)			
Date cover started (dd/mm/yyyy)			
Acceptance terms			

**Income protection cover – additional information**

Waiting period	Benefit period

# Group Insurance Application form

## 6.2 Eligibility questions to transfer cover

Before you complete the following questions, please make sure that you have read and understood your duty to take reasonable care under section 1.

**If you answer 'Yes' to questions 1-5, you are not eligible to transfer your existing insurance using this application. Please complete the Tailored Cover sections if you still wish to apply for insurance cover.**

**NOTE:** If you answer 'Yes' to question 6, you may also be ineligible to transfer your insurance cover. Please refer to section 6 'What type of cover can be transferred' for important information regarding medical exclusions and loadings.

	Yes	No
1 Are you currently off work, or unable to perform the full and normal duties of your Occupation on a full-time basis (for at least 30 hours per week) even if your actual Employment may be full-time, part-time or casual?	<input type="checkbox"/>	<input type="checkbox"/>
2 Have you, in the last 12 months been absent from work or unable to fully perform: <ul style="list-style-type: none"> <li>a. the duties of your usual occupation (whether employed or unemployed); or</li> <li>b. your unpaid domestic duties, if you are unemployed and your sole occupation is the performance of unpaid domestic duties;</li> </ul> due to Illness or Injury (other than cold or flu) for more than six days?	<input type="checkbox"/>	<input type="checkbox"/>
3 Have you been diagnosed with, or do you suffer from, an Illness that may cause permanent inability to work or a Terminal Illness (as defined under the Fund's insurance policy)?	<input type="checkbox"/>	<input type="checkbox"/>
4 Have you ever had an insurance application for death only, death and total and permanent disablement, terminal illness or income protection (including accident or sickness) cover refused?	<input type="checkbox"/>	<input type="checkbox"/>
5 Have you ever been paid or are you eligible to be paid, or are currently in the process of submitting a claim for any Illness or Injury through the Fund, Workers' Compensation, other Government benefits (such as sickness benefit, invalid pension) or any insurance policy providing terminal illness, total and permanent disablement or income protection cover, or accident or sickness cover?	<input type="checkbox"/>	<input type="checkbox"/>
6 Have you ever had an insurance application for death only, death and total and permanent disablement, terminal illness or income protection (including accident or sickness) cover modified or offered on non-standard terms in regards to medical or other conditions? If you have answered 'Yes' to question 6, please provide details in the box below.	<input type="checkbox"/>	<input type="checkbox"/>



# Group Insurance Application form

## Section 7 Privacy statement

The Trustee, HUB24 Custodial Services Ltd (Administrator), and the Insurer understand that the information you provide is confidential and take all reasonable steps to meet current privacy law obligations. Links to each of these respective policies is set out below and a copy of them is available free of charge on request.

The Insurer's (TAL) Privacy Policy is available at [www.tal.com.au/Privacy-Policy](http://www.tal.com.au/Privacy-Policy) or free of charge on request to TAL by telephoning 1800 666 136.

The Trustee's privacy policy can be found at <https://www.eqt.com.au/global/privacystatement>.

The Administrator's privacy policy can be found at [www.hub24.com.au/Privacy](http://www.hub24.com.au/Privacy).

The Trustee, the Administrator and the Insurer may collect and use or disclose your personal information (including health and sensitive information) to assess, verify and process your application and any claim made.

If you want to know more about the Trustee's, the Administrator's or the Insurer's approach to privacy or you want to know more about your application, you can contact the Administrator on 1300 854 994.

## Section 8 Declaration and signature

- I acknowledge that I have read the notice explaining my duty to take reasonable care in Section 1 above and understand that this duty also applies until formal notification of acceptance.
- I have read and checked any answers not completed in my handwriting and to the best of my knowledge and belief, all the answers to the questions in this application and any supplementary application or personal statement which relate to me are true and correct and no information material to the assessment of this insurance has been withheld.
- I acknowledge that I have received, read and understood the PDS (including any information incorporated into the PDS) in relation to this group insurance.
- If you have provided us with information about another person, we understand you will advise them that:
  - we collect, hold and use the personal information for the purpose set out in the Trustee's privacy statement
  - their personal information may be disclosed to a third party
  - they may access or correct any personal information held about them.

- If using this form to transfer cover, I understand that this new insurance cover is intended to replace my previous cover. Accordingly, I confirm that I will not apply for a continuation option, or reinstate my existing cover, with the current fund or insurer.
- If using this form to transfer cover, I confirm that since the cover to be transferred was issued by the current insurer, I have not had an application for life insurance, disability insurance or other related insurance cover declined, deferred or offered on special terms.
- If using this form to transfer cover, I will cancel my existing insurance cover upon receipt of confirmation from the Trustee that my application has been accepted.
- I elect for the Trustee to take out and maintain insurance to provide the benefits, even if:
  - my account balance in the Fund is less than \$6,000; or
  - I am under the age of 25 years.

I acknowledge that, by submitting this application, I have elected for the benefits to continue in accordance with superannuation law regardless of the factors above (subject to meeting the policy terms including premium requirements), and that I can cease the insurance by submitting a request to the Administrator.

By ticking this box, you consent to maintaining your insurance cover in the event that your account becomes inactive for a continuous period of 16 months.

Should you elect to not tick this box, we will be required to cancel all your insurance policies in the event your account is inactive for a continuous period of 16 months.

Full name of Member

Signature

Date

# Life Events form

**HUB24 Super Fund (ABN 60 910 190 523, RSE R1074659)**

**Trustee: HTFS Nominees Pty Limited (ABN 78 000 880 553, AFSL 232500, RSE License No. L0003216)**

**Administrator: HUB24 Custodial Services Ltd ('HUB24') (ABN 94 073 633 664, AFSL 239122)**

## Instructions

- TAL Life Limited ABN 70 050 109 450, AFSL 237848 (TAL, Insurer) is the insurer for group insurance cover in the Fund.
- To apply for an increase to your existing Tailored Cover with the Fund due to a Life Event, you should complete this form and provide evidence of the Life Event satisfactory to TAL. An acceptable form of evidence of a Life Event is a certified copy of the relevant document(s) outlined in Section 5 of this form confirming the occurrence of the following Life Event:
  - Birth of your child or adoption of a child by you
  - Your dependent child starting secondary school
  - Your marriage or divorce; or
  - Taking out a new mortgage to purchase your primary residence, or you increase your existing mortgage to renovate your primary residence.
    - A 'certified copy' is a true copy of an original document that has been sighted and certified by an 'acceptable person' and noted as follows: 'I certify that I have sighted the original document and this is a true copy of it.' This certification must have the certifier's full name, title, registration number (where applicable) and be signed and dated.
    - An 'acceptable person' is any of the following: legal practitioner, Justice of the Peace, Magistrate, Notary Public, police officer, dentist, veterinary practitioner, pharmacist, accountant, Member of Parliament, minister of religion and medical practitioner.

Please note that you are not eligible for an increase of your existing cover due to a Life Event if:

- Your application form is not received by the Fund within 90 days of the Life Event or within 30 days from issuing of your latest statement following the occurrence of the Life Event
- You are 60 years of age or older at the time of this application
- You are engaged in a 'hazardous occupation' (as defined below); or
- You are not eligible for an increase in cover due to a life event under the Fund's insurance Policy or according to Section 4 of this form.

A 'hazardous occupation' means an occupation involving hazardous or very heavy manual work and some examples of 'hazardous occupations' are as follows (but this is not an exhaustive list):

- factory workers involved in highly repetitive and unskilled duties
- fishermen
- firemen, police, ambulance drivers/paramedics
- forestry workers
- labourers
- linesmen working over 10 metres
- mining groups or drilling, exploration and explosive related industries; any underground/underwater workers
- offshore oil rig workers
- pilots and aircrew of commercial airlines
- prison services;
- professional divers
- professional sports people or entertainers
- seasonal workers/industries with a high proportion of seasonal or casual workers (e.g. fruit picking)
- truck drivers
- workers at heights – including riggers, scaffolders, roof workers, antenna erectors.

If you are not sure whether your current occupation is considered a hazardous occupation please review the Occupation Classification list in the Insurance Cost and Occupation Classification Guide located [here](#) or you can contact the Fund on **1300 854 994** for more information.

Any increase in cover does not commence until you receive confirmation in writing that your application to increase cover has been accepted by TAL.

Some of the insurance terms used in this form are defined elsewhere, please refer to Section 6 Insurance in your super in the Additional Information Booklet and the relevant group policy, which is available from your adviser or by contacting us.

## Section 1 Applicant details

*If any of your answers are unclear, we may contact you by telephone, as this can save unnecessary delays.*

Member number

Occupation\*

Title (tick one ✓)

Mr  Mrs  Ms  Dr  Other

Gender (tick one ✓)

Male  Female

Date of birth (dd/mm/yyyy)

Given name(s)

Surname

Postal address

Suburb

State

Postcode

# Life Events form

Email address

Preferred contact number

Secondary contact number

\* You will not be accepted if your occupation is a 'hazardous occupation' (as defined on the front page of this form).

Amount of existing cover in the Fund	
Death Only	\$
Death and TPD	\$
Income Protection (per month)	\$
Insured percentage of salary <sup>†</sup>	%

<sup>†</sup> Refer to the definition of 'salary' in Section 3 of this form.

## Section 2. Life event

Please complete the applicable details below:

Event	Date of Life Event
Birth of your child	
Adoption of a child by you	
Your child starts secondary school	
Your marriage or divorce	
New mortgage*	
Increase of existing mortgage <sup>†</sup>	

\* Date of drawdown of the new mortgage.

<sup>†</sup> Date of drawdown of the additional mortgage.

## Section 3. Additional cover required

What is the additional amount of cover required?

Type of cover	Amount required
Death Only	\$
Death and TPD	\$
Income Protection (per month)	\$

## Death Only or Death and TPD cover

The amount of additional cover you nominate must be the same type as your existing cover (Death Only or Death and TPD) and cannot exceed the lesser of:

1. \$200,000
2. 25% of your existing cover in the Fund.

The maximum total level of Death Only, or Death and TPD cover after the increase is \$3,000,000.

## Income Protection cover

The amount you nominate for Income Protection cover cannot exceed the lesser of:

1. 25% of your existing cover in the Fund; and
2. \$2,500 per month.

The maximum total level of income protection cover after the increase will be the lesser of the following:

1. \$25,000 per month; and
2. Your selected insured percentage or 75% of your salary, plus superannuation contribution benefit of 10% of your salary (if you have selected this benefit).

Where 'salary' means:

### For an Employed person:

- a. salary, wages, director's fees, allowances, packaged fringe benefits, pre-tax superannuation contributions; plus
- b. regular commissions, bonuses and overtime payments averaged over the past 3 years if they have been consistent in size and frequency having regard to the past 3 years.

# Life Events form

## For a Self-Employed person:

The annual income generated by the Insured Person from their personal exertion, before the deduction of income tax for the business (or the relevant portion for part of a financial year), calculated by averaging the Insured Person's Net Income (where **'Net Income'** means the Insured Person's gross income from personal exertion, less all expenses incurred by the Insured Person in earning that income whether the income is paid to them or not) per year for the 2 years immediately preceding commencement of Total Disability, or the period of time since the Insured Person commenced to be Self-employed if Self-employed for less than a period of 2 years.

Income from the Insured Person's business is calculated after the deduction of expenses necessarily incurred or normally required in producing that income but before the deduction of tax. Where the business income, expenses, profits or losses are accounted for in multiple business entities and/or structures, the Insurer will consider all these entities in determining earnings.

**Note:** For the avoidance of doubt, 'salary' does not include employer superannuation guarantee contributions that are required to be made to meet your employer's superannuation guarantee obligations, award or industrial agreement obligations. However, 'salary' does include employer voluntary superannuation contributions made under an effective salary sacrifice arrangement.

## Section 4 Eligibility questions

At the date of this application:

	Yes	No
1 Have you successfully applied for an increase in cover due to a Life Event in the previous 12 months?	<input type="checkbox"/>	<input type="checkbox"/>
2 Are you currently absent from work, or unable to perform all the duties of your main occupation on a full-time basis (for at least 30 hours per week), even if your actual Employment may be full-time, part-time or casual?	<input type="checkbox"/>	<input type="checkbox"/>
3 Have you been diagnosed, or do you suffer from, an Illness that may cause permanent inability to work or a Terminal Illness (as defined under the Fund's insurance Policy)?	<input type="checkbox"/>	<input type="checkbox"/>
4 Have you ever had an application for death, total and permanent disablement or income protection cover declined or accepted but offered with alternative terms such as, a loading, limitation or exclusion added for insurance (including but not limited to pre-existing condition exclusions, or restrictions in regards to medical or other conditions)?	<input type="checkbox"/>	<input type="checkbox"/>
5 Have you ever been paid or are you eligible to be paid, or have you ever claimed, or are you eligible to claim or in the process of lodging a claim, for any Illness or Injury through the Fund, Workers' Compensation, other Government benefits (such as sickness benefit, invalid pension) or any insurance policy providing total and permanent disablement, Terminal Illness or income protection type cover, or accident or sickness cover?	<input type="checkbox"/>	<input type="checkbox"/>

**Note:** If you answered 'Yes' to any of the above questions in this Section 4, you are not eligible to receive increased cover using this form. You may still apply to increase cover by completing a Member's Personal Statement form which is available by contacting the Fund.

## Section 5 Attachments

The table below outlines the documents you need to attach to this application.

Type of Life Event	Evidence required
Birth of your child	Birth certificate
Adoption of a child by you	Order effecting an adoption or an entry in a public official record of the adoption of a child
Your child starts secondary school	Declaration (please complete Section 6 of this form)
Your marriage	Australian marriage certificate or an equivalent overseas marriage certificate recognised in Australia
Your divorce	Divorce order
New mortgage for the purchase of your home (primary residence)	<ol style="list-style-type: none"> <li>Mortgage statement/Official statement from the lender stating: <ul style="list-style-type: none"> <li>Name of borrower</li> <li>Date and amount of drawdown</li> <li>Address of security</li> </ul> </li> <li>Declaration (please complete Section 6 of this form)</li> </ol>

# Life Events form

Type of Life Event	Evidence required
Increase of existing mortgage of your home (primary residence)	<ol style="list-style-type: none"><li>Mortgage statement/Official statement from the lender stating:<ul style="list-style-type: none"><li>Name of borrower</li><li>Date and amount of drawdown</li><li>Address of security</li></ul></li><li>Proof of settlement letter from your lawyer</li><li>Declaration (please complete Section 6 of this form)</li><li>Quotation for renovation/ improvement</li></ol>

## Section 6 Declaration

Please complete this declaration if you are applying for increased cover due to any of the following Life Events:

- Your child starting secondary school.
- A new mortgage for the purchase of your home (primary residence).
- Increasing your existing mortgage for renovating your home (primary residence).

Given name(s)

I,

Address

of

do solemnly and sincerely declare that (tick appropriate box):

my child has started secondary school (dd/mm/yyyy)

the address above and the property described is/will be my primary residence.

Signature of Member

Date

# Life Events form

## Section 7 Duty to take reasonable care

If you apply for life insurance, you will be treated as if you are applying for cover under an individual consumer insurance contract. The Insurer will conduct a process called underwriting. It's how it decides whether it can cover you, and if so on what terms and at what cost.

As part of underwriting, the Insurer will ask questions it needs to know the answers to. These will be about your personal circumstances, such as your health and medical history, occupation, income, lifestyle, pastimes, and current and past insurance.

The information you provide in response to those questions will be vital to the Insurer's decision. As such, when applying for life insurance you have a legal duty to take reasonable care not to make a misrepresentation to the Insurer. A misrepresentation is a false answer, an answer that is only partially true, or an answer which does not fairly reflect the truth.

This duty also applies when extending or making changes to existing insurance, and reinstating insurance.

If you do not meet your legal duty, this can have serious impacts on your insurance. Your cover could be avoided (treated as if it never existed), or its terms may be changed. This may also result in a claim being declined or a benefit being reduced. Whether the Insurer can exercise one of these remedies depends on a number of factors, including:

- whether reasonable care was taken not to make a misrepresentation. This depends on all of the relevant circumstances;
- what the Insurer would have done if the duty had been met – for example, whether it would have offered cover, and if so, on what terms;
- whether the misrepresentation was fraudulent; and
- in some cases, how long it has been since the cover started.

Before any of these remedies are exercised, the Insurer will explain the reasons for its decision, how to respond and provide further information, and what you can do if you disagree.

## Section 8 Privacy statement

The Trustee, HUB24 Custodial Services Ltd (Administrator), and the Insurer understand that the information you provide is confidential and take all reasonable steps to meet current privacy law obligations. Links to each of these respective policies is set out below and a copy of them is available free of charge on request.

The Insurer's (TAL) Privacy Policy is available at [www.tal.com.au/Privacy-Policy](http://www.tal.com.au/Privacy-Policy) or free of charge on request to TAL by telephoning 1800 666 136.

The Trustee's privacy policy can be found at <https://www.eqt.com.au/global/privacystatement>.

The Administrator's privacy policy can be found at [www.hub24.com.au/Privacy](http://www.hub24.com.au/Privacy).

The Trustee, the Administrator and the Insurer may collect and use or disclose your personal information (including health and sensitive information) to assess, verify and process your application and any claim made.

The Trustee, the Administrator and the Insurer may collect or disclose personal and sensitive information relating to you, your application or any claim you may make to a range of third parties including: financial advisers, reinsurers, superannuation trustees, past or present medical practitioners, health professionals, hospitals, government department(s) which retain health records or as part of our regulatory requirements, personal accountants or current or former employers or lawyers, claim investigators and other third party service providers. If we are unable to collect information from you or about you, your application for insurance or an insurance claim may not be processed. You have a right to access any personal information held about you unless the Trustee, the Fund Administrator or the Insurer is legally entitled to deny access.

If you want to know more about the Trustee's, the Administrator's or the Insurer's approach to privacy or you want to know more about your application, you can contact the Administrator on 1300 854 994.

# Life Events form

## Section 9 Declaration and signature

- I acknowledge that I have read the notice explaining my duty to take reasonable care in Section 7 of this form and understand that this duty also applies until formal notification of acceptance.
- I have read and checked any answers not completed in my handwriting and to the best of my knowledge and belief, all the answers to the questions in this application and any supplementary application or personal statement which relate to me are true and correct and no information material to the assessment of this insurance has been withheld.
- I acknowledge that I have received, read and understood the PDS (including any information incorporated by reference into the PDS) in relation to the group insurance.
- I authorise TAL and the Trustee to contact any relevant authority to obtain confirmation of any information I have provided on this form, and to obtain copies from that authority of relevant documents. A photocopy of this authority is as effective and valid as the original.
- I authorise and direct any authorities, or medical or other practitioner, to divulge at any time to the Trustee and TAL or to any lawfully constituted tribunal any and all information concerning this application, including but not limited to my state of health and medical history, acquired in the course of professional attendance or consultation. A photocopy of this authority is as effective and valid as the original. To this extent, all professional confidence and privilege is waived.
- I acknowledge that the increase in cover will not commence until this application has been accepted by TAL.
- I have read the Privacy Statement in the Fund's Additional Information Booklet and in Section 8 of this form, and consent to my personal information (including health and sensitive information) being collected, used and disclosed by the Trustee, the Administrator and TAL or their external service providers/ contractors as contemplated in this form, including collecting it from, or disclosing it to, any medical practitioner or third party as required to assess, verify or process this application or any claim I may make. This consent applies to any health and sensitive information that the Trustee or TAL collects on this form or future forms in relation to this insurance.
- If you have provided us with information about another person, we understand you will advise them that:
  - we collect, hold and use the personal information for the purpose set out in the Trustee's privacy statement
  - their personal information may be disclosed to a third party
  - they may access or correct any personal information held about them.
- I have read and understood the Fund's Additional Information Booklet, and understand that if this Application is accepted, my increased cover will be subject to the terms and conditions of the Fund's insurance Policy.

Signature

Date

Please sign and return this form by post to the Fund (via the Administrator) using the contact details below:

HUB24 Super  
GPO Box 529  
Sydney NSW 2001

# Application to increase Income Protection Cover due to a Salary Increase form

**HUB24 Super Fund (ABN 60 910 190 523, RSE R1074659)**

**Trustee: HTFS Nominees Pty Limited (ABN 78 000 880 553, AFSL 232500, RSE License No. L0003216)**

**Administrator: HUB24 Custodial Services Ltd ('HUB24') (ABN 94 073 633 664, AFSL 239122)**

## Instructions

1. TAL Life Limited ABN 70 050 109 450, AFSL 237848 (TAL, Insurer) is the insurer for insurance cover in the Fund.
2. To apply for an increase to your existing cover with the Fund due to an increase in your salary, you should complete this form and attach the evidence of a salary increase satisfactory to TAL.

An acceptable form of evidence of a salary increase is a certified photocopy of a statement from your employer, confirming the amount and effective date of the increased salary. The statement from your employer must not be older than six months at the date of your application.

- The copy must be a 'certified copy'. A 'certified copy' is a true copy of an original document that has been sighted and certified by an 'acceptable person' and noted as follows: 'I certify that I have sighted the original document and this is a true copy of it.' This certification must have the certifier's full name, title, registration number (where applicable) and be signed and dated.
- An 'acceptable person' is any of the following: legal practitioner, Justice of the Peace, Magistrate, Notary Public, police officer, dentist, veterinary practitioner, pharmacist, accountant, Member of Parliament, minister of religion and medical practitioner.

Please note that you are not eligible for an increase of your existing cover due to an increase of your salary if:

1. Your application is not received by the Fund within 60 days of the salary increase
2. You are 60 years of age or older at the time of this application
3. You are engaged in a 'hazardous occupation' (as defined below), or
4. You are not eligible for an increase in insurance cover due to a salary increase under the Fund's insurance Policy or according to Section 5 of this form.

A hazardous occupation means an occupation involving hazardous or very heavy manual work, and some examples of 'hazardous occupations' are as follows (but this is not an exhaustive list):

- a. factory workers involved in highly repetitive, unskilled duties
- b. fishermen
- c. firemen, police, ambulance drivers/paramedics
- d. forestry workers
- e. labourers
- f. linesmen working over 10 metres
- g. mining groups or drilling, exploration and explosive related industries, as well as any underground/underwater workers
- h. offshore oil rig workers
- i. pilots and aircrew of commercial airlines
- j. prison services
- k. professional divers
- l. professional sports people or entertainers
- m. seasonal workers/industries with a high proportion of seasonal or casual workers e.g. fruit picking
- n. truck drivers
- o. workers at heights – including riggers, scaffolders, roof workers, antenna erectors.

If you are not sure whether your current occupation is considered a hazardous occupation please review the Occupation Classification list in the Insurance Cost and Occupation Classification Guide located [here](#) or you can contact the Fund on **1300 854 994** for more information.

Any increase in cover does not commence until you receive confirmation in writing that your application to increase cover has been accepted by TAL.

Some of the insurance terms used in this form are defined elsewhere, please refer to Section 6 Insurance in your super in the Additional Information Booklet and the relevant group policy, which is available from your adviser or by contacting us.

## Section 1 Applicant details

If any of your answers are unclear, we may contact you as this can save unnecessary delays.

Title (tick one ✓)	Gender (tick one ✓)	Date of birth (dd/mm/yyyy)	Member number
<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Dr <input type="checkbox"/> Other	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="text"/>	<input type="text"/>
Given name(s)	Surname	<input type="text"/>	
<input type="text"/>			
Postal address	<input type="text"/>		
Suburb	State	Postcode	
<input type="text"/>	<input type="text"/>	<input type="text"/>	



# Application to Increase Income Protection Cover due to a Salary Increase Form

Email address

Your preferred contact number

Your secondary contact number

## Section 2 Occupation details

Name of current employer

Employment status<sup>1</sup>

Self-employed

Employee (full time)

Employee (part-time)

Casual

Not working

Domestic duties

Hours per week

Your main occupation (job title)

Industry of your main occupation

What are the main duties of your occupation and percentage of time in each? (e.g. office work, sales, supervision, manual)

%

%

%

%

%

%

<sup>1</sup> You must be working at least 15 hours per week to be eligible for income protection cover within the Fund. You will not be accepted if your occupation is a 'hazardous occupation' (as defined on the front page of this form).

## Section 3 Salary details

Please complete the following information regarding your recent salary increase:

Previous salary (per annum)	\$
Current/new salary (per annum)	\$
Date of salary increase (dd/mm/yyyy)	

# Application to Increase Income Protection Cover due to a Salary Increase Form

## Section 4 Additional cover required

What is the additional amount of income protection cover required?

Amount required per month	\$
Amount of existing cover in the Fund	\$
Existing income protection cover (per month)	\$
Insured percentage of salary*	%

The amount of increase you nominate for your income protection cover cannot exceed the lesser of:

1. 25% of your existing cover
2. \$2,500 per month.

The maximum total level of income protection cover after the increase will be the lesser of the following:

- \$25,000 per month, and
- Your selected insured percentage or 75% of your salary, plus a superannuation contribution benefit of 10% of your salary (if you have selected the superannuation contribution benefit as part of your Income Protection cover).

\* Where salary means:

### For an Employed person:

- a. salary, wages, director's fees, allowances, packaged fringe benefits, pre-tax superannuation contributions; plus
- b. regular commissions, bonuses and overtime payments averaged over the past 3 years if they have been consistent in size and frequency having regard to the past 3 years.

### For a Self-Employed person:

The annual income generated by the Insured Person from their personal exertion, before the deduction of income tax for the business (or the relevant portion for part of a financial year), calculated by averaging the Insured Person's Net Income (where '**Net Income**' means the Insured Person's gross income from personal exertion, less all expenses incurred by the Insured Person in earning that income whether the income is paid to them or not) per year for the 2 years immediately preceding commencement of Total Disability, or the period of time since the Insured Person commenced to be Self-employed if Self-employed for less than a period of 2 years.

Income from the Insured Person's business is calculated after the deduction of expenses necessarily incurred or normally required in producing that income but before the deduction of tax. Where the business income, expenses, profits or losses are accounted for in multiple business entities and/or structures, the Insurer will consider all these entities in determining earnings.

# Application to Increase Income Protection Cover due to a Salary Increase Form

## Section 5 Eligibility questions

At the date of this application:

		Yes	No
1	Have you successfully applied for an increase in cover due to a salary increase in the previous 12 months?	<input type="checkbox"/>	<input type="checkbox"/>
2	Are you currently absent from work, or unable to perform all of the duties of your main occupation on a full-time basis (for at least 30 hours per week), even if your actual Employment may be full-time, part-time or casual?	<input type="checkbox"/>	<input type="checkbox"/>
3	Have you been diagnosed, or do you suffer from, an Illness that may cause permanent inability to work or a Terminal Illness (as defined under the Fund's insurance Policy)?	<input type="checkbox"/>	<input type="checkbox"/>
4	Have you ever had an application for death, total and permanent disablement or income protection cover declined or accepted but offered with alternative terms such as, a loading, limitation or exclusion added for insurance (including but not limited to pre-existing condition exclusions, or restrictions in regards to medical or other conditions)?	<input type="checkbox"/>	<input type="checkbox"/>
5	Have you ever been paid or are you eligible to be paid, or have you ever claimed, or are you eligible to claim or in the process of claiming, for any Illness or Injury through the Fund, Workers' Compensation, other Government benefits (such as sickness benefit, invalid pension) or any insurance policy providing total and permanent disablement, Terminal Illness or income protection type cover, or accident or sickness cover?	<input type="checkbox"/>	<input type="checkbox"/>

**Note:** If you answered 'Yes' to any of the above questions in this Section 5, you are not eligible to receive increase cover using this form. You may still apply to increase cover by completing a Member's Personal Statement form which is available by contacting the Fund.

# Application to Increase Income Protection Cover due to a Salary Increase Form

## Section 6 Duty to take reasonable care

If you apply for life insurance, you will be treated as if you are applying for cover under an individual consumer insurance contract. The Insurer will conduct a process called underwriting. It's how it decides whether it can cover you, and if so on what terms and at what cost.

As part of underwriting, the Insurer will ask questions it needs to know the answers to. These will be about your personal circumstances, such as your health and medical history, occupation, income, lifestyle, pastimes, and current and past insurance.

The information you provide in response to those questions will be vital to the Insurer's decision. As such, when applying for life insurance you have a legal duty to take reasonable care not to make a misrepresentation to the Insurer. A misrepresentation is a false answer, an answer that is only partially true, or an answer which does not fairly reflect the truth.

This duty also applies when extending or making changes to existing insurance, and reinstating insurance.

If you do not meet your legal duty, this can have serious impacts on your insurance. Your cover could be avoided (treated as if it never existed), or its terms may be changed. This may also result in a claim being declined or a benefit being reduced. Whether the Insurer can exercise one of these remedies depends on a number of factors, including:

- whether reasonable care was taken not to make a misrepresentation. This depends on all of the relevant circumstances;
- what the Insurer would have done if the duty had been met – for example, whether it would have offered cover, and if so, on what terms;
- whether the misrepresentation was fraudulent; and
- in some cases, how long it has been since the cover started.

Before any of these remedies are exercised, the Insurer will explain the reasons for its decision, how to respond and provide further information, and what you can do if you disagree.

## Section 7 Privacy statement

The Trustee, HUB24 Custodial Services Ltd (Administrator), and the Insurer understand that the information you provide is confidential and take all reasonable steps to meet current privacy law obligations. Links to each of these respective policies is set out below and a copy of them is available free of charge on request.

The Insurer's (TAL) Privacy Policy is available at [www.tal.com.au/Privacy-Policy](http://www.tal.com.au/Privacy-Policy) or free of charge on request to TAL by telephoning 1800 666 136.

The Trustee's privacy policy can be found at <https://www.eqt.com.au/global/privacystatement>.

The Administrator's privacy policy can be found at [www.hub24.com.au/Privacy](http://www.hub24.com.au/Privacy).

The Trustee, the Administrator and the Insurer may collect and use or disclose your personal information (including health and sensitive information) to assess, verify and process your application and any claim made.

The Trustee, the Administrator and the Insurer may collect or disclose personal and sensitive information relating to you, your application or any claim you may make to a range of third parties including: financial advisers, reinsurers, superannuation trustees, past or present medical practitioners, health professionals, hospitals, government department(s) which retain health records or as part of our regulatory requirements, personal accountants or current or former employers or lawyers, claim investigators and other third party service providers. If we are unable to collect information from you or about you, your application for insurance or an insurance claim may not be processed. You have a right to access any personal information held about you unless the Trustee, the Fund Administrator or the Insurer is legally entitled to deny access.

If you want to know more about the Trustee's, the Administrator's or the Insurer's approach to privacy or you want to know more about your application, you can contact the Administrator on 1300 854 994.

# Application to Increase Income Protection Cover due to a Salary Increase Form

## Section 8 Declaration and signature

- I acknowledge that I have read the notice explaining my duty to take reasonable care in Section 6 of this form and understand that this duty also applies until formal notification of acceptance.
- I have read and checked any answers not completed in my handwriting and to the best of my knowledge and belief, all the answers to the questions in this application and any supplementary application or personal statement which relate to me are true and correct and no information material to the assessment of this insurance has been withheld.
- I acknowledge that I have received, read and understood the PDS (including any information incorporated by reference into the PDS) in relation to the group insurance.
- I authorise TAL and the Trustee to contact any relevant authority to obtain confirmation of any information I have provided on this form, and to obtain copies from that authority of relevant documents. A photocopy of this authority is as effective and valid as the original.
- I authorise and direct any authorities, or medical or other practitioner, to divulge at any time to the Trustee and TAL or to any lawfully constituted tribunal any and all information concerning this application, including but not limited to my state of health and medical history, acquired in the course of professional attendance or consultation. A photocopy of this authority is as effective and valid as the original. To this extent, all professional confidence and privilege is waived.
- I acknowledge that the increase in cover will not commence until this application has been accepted by TAL.
- I have read the Privacy Statement in the Fund's Additional Information Booklet and in Section 7 of this form, and consent to my personal information (including health and sensitive information) being collected, used and disclosed by the Trustee, the Administrator and TAL or their external service providers/ contractors as contemplated in this form, including collecting it from, or disclosing it to, any medical practitioner or third party as required to assess, verify or process this application or any claim I may make. This consent applies to any health and sensitive information that the Trustee or TAL collects on this form or future forms in relation to this insurance.
- If you have provided us with information about another person, we understand you will advise them that:
  - we collect, hold and use the personal information for the purpose set out in the Trustee's privacy statement
  - their personal information may be disclosed to a third party
  - they may access or correct any personal information held about them.
- I have read and understood the Fund's Additional Information Booklet, and understand that if this application is accepted, my increased cover will be subject to the terms and conditions of the Fund's insurance Policy.

Signature

Date

Please sign and return this form by post to the Fund (via the Administrator) using the contact details below:

HUB24 Super  
GPO Box 529  
Sydney NSW 2001

# HUB<sup>24</sup>

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Want to learn more?

Call our team on **1300 854 994**  
or visit **HUB24.com.au**

GPO Box 529, Sydney NSW 2001  
[admin@hub24.com.au](mailto:admin@hub24.com.au)