

2. Declaration

I, the life insured, declare that the above statements are true and correct to the best of my knowledge. I understand that the information I provide in this form in conjunction with any other statements made in connection with this option will be used by the insurer, to decide whether to reduce the waiting period in respect of this cover.

As the life insured, I understand that if I have not fully disclosed all known circumstances relevant to the policy/cover before the policy/cover commences, then OnePath Life may elect to decline to pay the claim or to reduce the payment of any claim arising from those known circumstances.

I understand that all covers issued are conditional upon my disclosure of all matters known to me that are relevant to OnePath Life's decision to issue any cover. If this condition is not met, the policy and/or cover may be cancelled and/or a benefit may be reduced or not paid.

I understand that any special premium loading(s) or specific exclusion(s) applied to the original cover will continue to be applied on the converted cover.

I consent to the collection, use, storage and disclosure of my personal information (including health and other sensitive information) as described in the Privacy Policies. OnePath Life's Privacy Policy is available at onepath.com.au/insurance/privacy-policy and OnePath Custodians' Privacy Policy is available at onepath.com.au/superandinvestments/privacy-policy

If I have provided information (including health and other sensitive information) about another person in this application (for example a beneficiary or life insured), I declare that I have the consent of that person to do so. I understand that OnePath Life and OnePath Custodians requires me to inform the person concerned that I have done so and direct them to the Privacy Policies.

I/We acknowledge that OnePath Life is a company within the Zurich Financial Services Australia Group. OnePath Custodians is a company within the IOOF Group of companies, comprising IOOF Holdings Limited ABN 49 100 103 722 and its related bodies corporate (IOOF Group). OnePath Life and OnePath Custodians are not related bodies corporate.

Name of life insured

Signature

Date (dd/mm/yyyy)

Your duty of disclosure continues until the conversion of the waiting period has been accepted by the insurer and confirmation is issued in writing. Please ensure all changes in circumstances (excluding medical) are fully advised to the insurer until confirmation that the reduction of the waiting period has been accepted by OnePath Life Limited.

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