

# Child Cover Conversion Form

OneCare and SmartCare

March 2021

## OnePath Life Limited (OnePath Life)

ABN 33 009 657 176 AFSL 238341

## OnePath Custodians Pty Limited (OnePath Custodians)

ABN 12 008 508 496 AFSL 238346 RSE L0000673

## Retirement Portfolio Service (Fund)

ABN 61 808 189 263 RSE R1000986

### Customer Services

**Phone** 133 667

**Email** [customer.risk@onepath.com.au](mailto:customer.risk@onepath.com.au)

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

### Underwriting

For use by advisers only

**Phone** 1800 300 006

**Email** [risk.underwriting@onepath.com.au](mailto:risk.underwriting@onepath.com.au)

### When to use this form

On policy anniversary date when the insured child is age 21, you will have the option to convert Child Cover to Life Cover with optional linked Trauma Cover up to the amount insured under Child Cover immediately prior to it ceasing without medical underwriting. For OneCare, the optional Trauma Cover is only available under Severity Trauma or Trauma Comprehensive.

Please note any exclusions, or medical or hazardous pursuits loadings which apply to the Child Cover will also apply to the new Life Cover and Trauma Cover.

We must receive the Child Cover Conversion Form within 30 days of our offer being made.

Before you sign this Child Cover Conversion Form, be aware that OnePath Life, OnePath Custodians or your adviser is obliged to provide you with a Product Disclosure Statement (PDS) containing important information about the product(s) you are applying for. This information will help you to understand the product(s) and decide whether the product(s) is appropriate for your needs.

### Your duty of disclosure

Before you enter into a life insurance contract, you have a duty to tell OnePath Life anything that you know, or could reasonably be expected to know, may affect OnePath Life's decision to insure you and on what terms.

You have this duty until OnePath Life agrees to insure you.

You have the same duty before you extend, vary or reinstate the contract.

You do not need to tell OnePath Life anything that:

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

If the insurance is for the life of another person and that person does not tell OnePath Life everything he or she should have, this may be treated as a failure by you to tell OnePath Life something that you must tell it.

### If you do not tell OnePath Life something

In exercising the following rights, OnePath Life may consider whether different types of cover can constitute separate contracts of life insurance. If it does, OnePath Life may apply the following rights separately to each type of cover.

If you do not tell OnePath Life anything you are required to, and OnePath Life would not have insured you or entered into the same contract with you if you had told it, OnePath Life may avoid the contract within 3 years of entering into it.

If OnePath Life chooses not to avoid the contract, it may, at any time, reduce the amount you have been insured for. This would be worked out using a formula that takes into account the premium that would have been payable if you had told OnePath Life everything you should have. However, if the contract provides cover on death, OnePath Life may only exercise this right within 3 years of entering into the contract.

If OnePath Life chooses not to avoid the contract or reduce the amount you have been insured for, it may, at any time vary the contract in a way that places it in the same position it would have been in if you had told OnePath Life everything you should have. However this right does not apply if the contract provides cover on death.

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

Your duty of disclosure continues until the contract of life insurance has been accepted and the policy has been issued by OnePath Life. Please make sure you answer all applicable questions completely and truthfully.

## Application details

Please note a separate Child Cover Conversion Form must be completed for each insured child if more than one Child Cover is converting at the same time. If you are adding additional cover or increasing the amount insured, you will need to complete the full OneCare Application Form.

Please tick the box relating to the Child Cover being converted and have the original policy owner(s) sign below:

Issue a new policy for the converted cover (as per quote)       Add the converted cover to an existing policy (as per quote)

I/We consent to the Conversion of Child Cover for the below policy(ies) as indicated above:

Existing OneCare/SmartCare policy number(s)

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Signature(s) of existing policy owner(s)

Date (dd/mm/yyyy)

 /  / 

Signature(s) of existing policy owner(s)

Date (dd/mm/yyyy)

 /  / 

## Sections to complete

The table below indicates which sections need to be completed, depending on what you are applying for.

	Section A1	Section A2	Section A3	Section A4-5	Section A6	Section B1	Section B2	Section C1-2	Section D
<b>Child Cover Conversion</b>									
OneCare Non-Super	✓	✓				✓		✓	✓
OneCare Super	✓		✓				✓	✓	✓
OneCare External SMSF	✓			✓		✓		✓	✓
OneCare External Master Trust	✓				✓	✓		✓	✓

## Applicant to complete

### A1 Details of life insured

The life insured must be the insured child under Child Cover. If there is more than one life insured, a separate Child Cover Conversion Form should be completed for each life insured.

Title  Mr  Mrs  Ms  Miss  Dr Other

Surname  First name

Maiden name (if applicable)  Date of birth (dd/mm/yyyy)  /  /

No. and street (home)

Suburb/Town  State  Postcode

Phone Home  Business  Mobile

Email

**Gender**  Male  Female **Smoker**  Yes  No

**Marital status**  Single  De facto  Married  Widow/Widower

May one of our underwriting staff or OnePath Life authorised service providers contact you by phone if we require more information? .....  Yes  No

If **yes**, when is the most convenient time and on which phone number? (Weekdays from 8:30am to 6:00pm AEST)

Days  Time From  :  to  :  Phone (h)  (w)  (m)

#### Sections A2-A6 relate to policy owner details.

If there is to be more than one policy issued for the life insured, for example under a Trauma SuperLink arrangement, please complete policy details for each policy type.

### A2 Non-superannuation policy details

Complete this section if applying for a non-superannuation policy (including SuperLink arrangements). Otherwise, continue to A3.

Please tick here if the life insured is also a policy owner. If the life insured is the sole policy owner, continue to Contact details for correspondence and complete the preferred correspondence method.

If the policy owner is different to the life insured, or there are additional policy owners, please complete their details below. If there is more than one policy owner, we will regard them as joint tenants.

#### Policy Owner:

Title  Mr  Mrs  Ms  Miss  Dr Other

Surname/Company name  First name

Maiden name (if applicable)  Date of birth (dd/mm/yyyy)  /  /

No. and street

Suburb/Town  State  Postcode

Phone Home  Business  Mobile

Email  Relationship to life insured

#### Policy Owner:

Title  Mr  Mrs  Ms  Miss  Dr Other

Surname/Company name  First name

Maiden name (if applicable)  Date of birth (dd/mm/yyyy)  /  /

No. and street

Suburb/Town  State  Postcode

Phone Home  Business  Mobile

Email  Relationship to life insured

**Contact details for correspondence**

Please indicate how you prefer to receive policy information from us.....  Email\*  Mail

\*If you select Email, we may satisfy any legal requirement to provide written information to you by your mailing address.

Please indicate if you wish to be notified by SMS for service messages, such as when premiums are dishonoured or becomes overdue.....  Yes  No

Please specify the contact details below. The contact details should not be the details of your financial adviser.

No. and street/PO Box

Suburb/Town  State  Postcode

Email

Mobile

To help secure personal information, documents attached to email communications will be password protected. The password will be sent by SMS to the above mobile number. For this reason, you must provide both a valid email address and mobile number.

**A3 OneCare Super policy details – to be issued to OnePath Custodians**

Complete this section if applying for a OneCare Super policy and are thereby joining the Retirement Portfolio Service (the Fund). Otherwise, continue to A4. Do not complete this section if you are applying for an External Master Trust policy (for which you should complete details at A6).

**Contact details for correspondence**

Please indicate how you prefer to receive policy information from us.....  Email\*  Mail

\*If you select Email, we may satisfy any legal requirement to provide written information to you by your mailing address.

Please indicate if you wish to be notified by SMS for service messages, such as when premiums are dishonoured or becomes overdue.....  Yes  No

Please specify the contact details below. The contact details should not be the details of your financial adviser.

No. and street/PO Box

Suburb/Town  State  Postcode

Email

Mobile

To help secure personal information, documents attached to email communications will be password protected. The password will be sent by SMS to the above mobile number. For this reason, you must provide both a valid email address and mobile number.

1. How will premiums be paid?  Contribution  Internal rollover  External rollover

**2. Tax File Number**

Before providing this information, please refer to 'Tax File Number' in the 'OneCare Super' section of the PDS.

-  -

**3. Do not complete this question if paying premiums via rollover.** For information on eligibility to contribute to superannuation please refer to 'Who can contribute to the Fund' in the 'OneCare Super' section of the PDS.

Are you eligible to make contributions to the Fund? .....  Yes  No

What type of contributions are being made by you or on your behalf?

Personal  %  Spouse  %  Employer  %

If more than one contribution type applies, total must add up to 100%

**A4** Self Managed Super Funds (SMSF) with individuals as trustees policy details – to be issued to the trustees of an SMSF.

Complete this section if applying for an external superannuation policy, the fund is an SMSF with individual trustees and the life insured is a member of that fund. Otherwise, continue to A5 or A6.

Name of superannuation fund

Australian Business Number (ABN)  -  -  -

No. and street

Suburb/Town  State  Postcode

Member Number

**Single member fund**

Trustee names^  1.

2.

^ Two trustee names can be captured, one of these being the member. This section is not to capture the name of the SMSF.

**Two to Four member fund**

Trustee names\*  1.

2.

3.

4.

\* All trustee names must be captured. This section is not to capture the name of the SMSF.

**Contact details for correspondence**

Please indicate how you prefer to receive policy information from us.....  Email\*  Mail

\*If you select Email, we may satisfy any legal requirement to provide written information to you by your mailing address.

Please indicate if you wish to be notified by SMS for service messages, such as when premiums are dishonoured or becomes overdue.....  Yes  No

Please specify the contact details below. The contact details should not be the details of your financial adviser.

No. and street/PO Box

Suburb/Town  State  Postcode

Email

Mobile

To help secure personal information, documents attached to email communications will be password protected. The password will be sent by SMS to the above mobile number. For this reason, you must provide both a valid email address and mobile number.

I/We hereby declare that there is an executed Trust Deed in existence for the Fund and all members admitted to the Fund will be bound by the provisions contained therein and that the Fund is regulated under the *Superannuation Industry (Supervision) Act 1993*.

I/We have read and understood the 'How to apply' section of the OneCare PDS.

Trustee name	<input type="text"/>	
Trustee signature	<input type="text"/> X	Date (dd/mm/yyyy) <input type="text"/> / <input type="text"/> / <input type="text"/>
Trustee name	<input type="text"/>	
Trustee signature	<input type="text"/> X	Date (dd/mm/yyyy) <input type="text"/> / <input type="text"/> / <input type="text"/>
Trustee name	<input type="text"/>	
Trustee signature	<input type="text"/> X	Date (dd/mm/yyyy) <input type="text"/> / <input type="text"/> / <input type="text"/>
Trustee name	<input type="text"/>	
Trustee signature	<input type="text"/> X	Date (dd/mm/yyyy) <input type="text"/> / <input type="text"/> / <input type="text"/>

**A5** SMSF and Small APRA funds (SAF) – to be issued to the Corporate Trustee of an SMSF or SAF.

Complete this section if applying for an external superannuation policy, the fund is an SMSF or SAF with a corporate trustee and the life insured is a member of that fund. Otherwise, continue to A6.

**Corporate Trustee**

'Name of Corporate entity (e.g. ABC Pty Ltd)'

Australian Business Number (ABN) of corporate entity ----

Name of superannuation fund

Australian Business Number (ABN) of superannuation fund ---

No. and street

Suburb/Town  State  Postcode

Member Number

**Single member fund**

Director's name^  1.

2.

^ When applying under a corporate trustee, member's name and signature is required, an additional director's name and signature is optional.

**Two to Four member fund**

Director's name  1.

2.

3.

4.

**Contact details for correspondence**

Please indicate how you prefer to receive policy information from us.....  Email\*  Mail

\*If you select Email, we may satisfy any legal requirement to provide written information to you by your mailing address.

Please indicate if you wish to be notified by SMS for service messages, such as when premiums are dishonoured or becomes overdue.....  Yes  No

Please specify the contact details below. The contact details should not be the details of your financial adviser.

No. and street/PO Box

Suburb/Town  State  Postcode

Email

Mobile

To help secure personal information, documents attached to email communications will be password protected. The password will be sent by SMS to the above mobile number. For this reason, you must provide both a valid email address and mobile number.

I/We hereby declare that there is an executed Trust Deed in existence for the Fund and all members admitted to the Fund will be bound by the provisions contained therein and that the Fund is regulated under the *Superannuation Industry (Supervision) Act 1993*.

I/We have read and understood the 'How to apply' section of the OneCare PDS.

Director/Trustee name

Director/Trustee signature   Date (dd/mm/yyyy)  /  /

Director/Trustee/Secretary name

Director/Trustee/Secretary signature   Date (dd/mm/yyyy)  /  /

**A6** Details of External Superannuation policy – to be issued to the trustee of an external superannuation master trust

Complete this section if applying for an External MasterTrust policy to be owned by the trustee and the life insured is a member of that fund.

Trustee

Product name

Member number

**Please note:** A member number is required for all external superannuation funds or master trusts. The member number must be received by OnePath Life before Interim cover or a policy can be issued.

**Contact details for correspondence**

Please indicate how you prefer to receive policy information from us.....  Email\*  Mail

\*If you select Email, we may satisfy any legal requirement to provide written information to you by your mailing address.

Please indicate if you wish to be notified by SMS for service messages, such as when premiums are dishonoured or becomes overdue.....  Yes  No

Please specify the contact details below. The contact details should not be the details of your financial adviser.

No. and street/PO Box

Suburb/Town  State  Postcode

Email

Mobile

To help secure personal information, documents attached to email communications will be password protected. The password will be sent by SMS to the above mobile number. For this reason, you must provide both a valid email address and mobile number.

## Beneficiary details

Please complete this section if you are nominating beneficiaries for death benefits under your policy(ies).

### B1 Nomination of beneficiaries – OneCare non-superannuation

Please complete the table below to nominate the beneficiaries to whom death benefits under any cover will be paid and in what proportion.

I/We, the policy owner(s), nominate the following beneficiary(ies) to receive the specified proportion of the amount insured payable in the event of the life insured's death. Such payment is subject to the terms and conditions of the policy and any limitations imposed by law at the time of payment. I/We understand that I/we reserve the right to alter this nomination at any time and that subsequent valid nominations supercede previous nominations. If the ownership of this policy is transferred at any time any existing nomination shall become void. OnePath Life may discharge its obligations to any minor beneficiary by paying monies due to a duly appointed legal guardian of any minor beneficiary or to the duly appointed trustee of any appropriate fund created for the purpose of receiving any monies so due, among other things.

Surname/Company name of nominated beneficiary	First name (including title, e.g. Mr or Mrs)	Address	Relationship to life insured	Date of birth (dd/mm/yyyy)	Proportion of the amount insured (%)
1.				/ /	<input type="text"/> <input type="text"/> <input type="text"/>
2.				/ /	<input type="text"/> <input type="text"/> <input type="text"/>
3.				/ /	<input type="text"/> <input type="text"/> <input type="text"/>
4.				/ /	<input type="text"/> <input type="text"/> <input type="text"/>
5.				/ /	<input type="text"/> <input type="text"/> <input type="text"/>
Estate/Policy owner			N/A	N/A	<input type="text"/> <input type="text"/> <input type="text"/>
Total (must add up to 100%)					100%

### B2 Nomination of beneficiaries – OneCare Super

For information on nominating a beneficiary please refer to 'Death Benefit' in the 'OneCare Super' section of the PDS. Trustee in this section refers to OnePath Custodians as the trustee of the Retirement Portfolio Service (the Fund).

As a member of the Fund, you have two options in relation to your Death Benefit. You can either make:

- a lapsing nomination, which must be confirmed or updated within three years of the date of the initial nomination or any subsequent nomination, or
- a non-lapsing nomination, which does not have to be confirmed or updated every three years.

If you provide us with a nomination (whether lapsing or non-lapsing) the Trustee must pay your Death Benefit to the beneficiaries you have nominated and in such proportions as you have specified, provided it satisfies all legal requirements, and has not become defective. The circumstances in which a nomination may become defective, and how the Trustee will pay your death benefit in these circumstances, are explained in the PDS.

A nominated beneficiary (whether a lapsing or a non-lapsing nomination) must be your dependant under superannuation law (including financial dependant) or your Legal Personal Representative (estate).

Tick one of the boxes below to indicate whether you are choosing to make a lapsing or non-lapsing nomination:

**Lapsing nomination**

I hereby advise the Trustee of my lapsing nomination as to who should receive the benefit payable on my death and in what proportions. Such payment is subject to the terms and conditions of the policy and any limitations imposed by law at the time of payment. I reserve the right to alter my nomination at any time.

**Non-lapsing nomination**

I hereby advise the Trustee of my non-lapsing nomination as to who should receive the benefit payable on my death, how to pay the benefit, and in what proportions. Such payment is subject to the terms and conditions of the policy and any limitations imposed by law at the time of payment. I reserve the right to alter my nomination at any time.

Please make your nomination(s) in the space provided on the next page, up to a maximum of five nominations. You should update your nominations as personal circumstances change, e.g. you marry, divorce or have a child/children. You may indicate how you would like your benefit to be paid, i.e. a lump sum or an income stream or a combination of both. Please note that the Trustee has the discretion as to how the benefit is to be paid. Superannuation rules restrict who can receive, and how much can be paid as, an income stream.

Eligibility is determined at the time the income stream is proposed to commence and not at the time the nomination is made. Speak to your financial adviser for more information. Any amount paid to an estate is paid as a lump sum.



Surname	First name (including title, e.g. Mr or Mrs)	Address	Relationship to member	Date of birth (dd/mm/yyyy)	Proportion of the death benefit (%)*			Preference how the death benefit is to be paid*	
								Lump sum	Income Stream
1.				/ /	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.				/ /	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.				/ /	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.				/ /	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.				/ /	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Estate			N/A	N/A	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Lump sum only	
Total (must add up to 100%)					100%				

\* Proportion of the benefit should be whole numbers only.

### Declaration for OneCare Super beneficiary nominations

- I have read and understood the 'Death Benefit' in the 'OneCare Super' section of the PDS which accompanies this Child Cover Conversion Form and have provided my nomination to OnePath Custodians, the Trustee.
- I understand that the Trustee will pay my death benefit to the beneficiaries I have nominated and in such proportions as I have specified, provided certain requirements as set out in the trust deed for the Fund are met.
- I understand my death benefit will not be payable in accordance with my nomination if it is cancelled or becomes defective and will instead be payable as set out in the PDS.
- I understand that if I choose to make a lapsing nomination, my nomination will also become defective if I do not confirm or amend my nomination, or make no fresh nomination within either three years of the date I make the initial nomination or three years after any subsequent nomination.
- I understand and acknowledge that a non-lapsing nomination will not override a previous valid lapsing nomination. The previous lapsing nomination must first be revoked before making a new non-lapsing nomination.
- I understand that any nomination I make on this form will only apply to the benefits payable under the OneCare Super policy, issued by OnePath Life to the Trustee in respect of my life.
- By completing this form, I acknowledge that it is my responsibility to ensure that each person I have nominated as a beneficiary is made aware that:
  - they have been nominated as a beneficiary
  - OnePath Life and the Trustee hold a record of their personal information for this purpose
  - they may contact OnePath Life or request access to their information by calling Customer Services on 133 667.

Full name of member

Signature (for lapsing nominations, only sign in the presence of the two witnesses named below)  Date (dd/mm/yyyy)

### Signature of two witnesses (required for all lapsing nominations)

I am aged 18 years or over, and am not named as a beneficiary on this form. The member signed and dated this form (above) in the presence of us both.

Witness name

Witness signature  Date (dd/mm/yyyy)

Witness name

Witness signature  Date (dd/mm/yyyy)

## Declarations

### **C1** Information about OnePath's other products and services

I/We consent to OnePath Life using my personal information (including health and other sensitive information) to send me information about their financial products and services from time to time. I also consent to OnePath Life disclosing my personal information (including health and other sensitive information) to their related bodies corporate and organisations with whom they have an arrangement or alliance to share information for marketing purposes. I understand this is to enable those organisations to send me information on their products or services. I also understand that if I do not want OnePath Life to use and disclose my information in this way I must phone 133 667 to withdraw my consent.

- C2**
- I/We have received the OneCare Product Disclosure Statement (PDS) and understood the duty of disclosures on page 1 of this Child Cover Conversion Form.
  - I/We authorise my/our adviser, who will submit this personal statement on my/our behalf, to receive and access my/our personal information (including financial, health and other sensitive information), whether disclosed in this application or obtained from third parties (e.g. doctors, accountants), for the purposes of management and administration of my/our application, policy/policies and any claims. Where there is any change to this authority, or to my/our adviser, I/we will notify OnePath Life of the change.
  - I/We consent to the collection, use, storage and disclosure of our 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](http://onepath.com.au/insurance/privacy-policy) and OnePath Custodians' Privacy Policy is available at [onepath.com.au/superandinvestments/privacy-policy](http://onepath.com.au/superandinvestments/privacy-policy)
  - I/We acknowledge that OnePath Life and OnePath Custodians need to collect our personal information (including health and other sensitive information) in order to process our application and provide us with the products or services we require.
  - I/We further acknowledge that OnePath Life and OnePath Custodians will be unable to process our application or provide us with the products or services we require without this consent.
  - I/We also agree that if we provide information (including health and other sensitive information) about another person in this application, we are required to inform the person concerned that we have done so, provide them with the information set out in this paragraph and direct them to the Privacy Policies.
  - I/We, whose signature(s) appears below, declare that the statements made in this Child Cover Conversion Form including the Personal Statement and questionnaires are true and complete.
  - As policy owner(s) I/we understand that if the life insured has 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/We understand that all covers issued are conditional upon the life insured disclosing all matters known to them that are relevant to OnePath Life's decision to issue any insurance or the same insurance. If this condition is not met, the policy or cover may be cancelled and/or a benefit be reduced or not paid.
  - I/We understand that the insurance I/we have applied for will not become effective until my/our application is accepted by the insurer in writing.
  - Where the proposed owner of this policy is a trust/company, I/we confirm that I/we have the capacity and authority to sign this application as authorised by the governing rules of the trust/company.
  - Where there is a new adviser, I/we consent to the appointment of the adviser named on the back page of the Child Cover Conversion Form.
  - I/We understand that any exclusions, or medical or hazardous pursuits loadings, that applied to the original Child Cover will continue to apply to the converted covers.
  - Where I/we have nominated to receive information from OnePath by email or SMS, I/we consent to the sending of policy information to my nominated email address and mobile number. I/We understand that any legal requirement for OnePath to provide written notice of certain information is satisfied by the sending of the information to either the nominated mailing address or email address. I/We understand that it is my/our responsibility to maintain ongoing access to both the email address and the mobile number, or to advise OnePath of new contact details when necessary, or OnePath will revert the correspondence preference to mail.

Please note that the declarations continue on the next page

- 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.
- If this application relates to an existing or new OneCare Super policy, and subject to meeting the policy terms including premium requirements, I continuously elect for OnePath Custodians or any successor holding this policy insuring me to take out and maintain insurance under the policy even if:
  - they receive no amount in respect of the policy for a continuous period of 16 months or longer;
  - the amount that they hold in respect of the policy is less than \$6,000; or
  - I am under the age of 25 years.

I acknowledge that by making this declaration, under superannuation law I have elected for the benefits to continue regardless of the factors above and that I can cease the policy on request.

- If this application relates to an existing or new OneCare External Master Trust policy, and subject to meeting the policy terms including premium requirements, I continuously elect for the trustee of the external master trust or any successor holding this policy insuring me to take out and maintain insurance under the policy even if:
  - the balance of my external master trust account is less than \$6,000; or
  - I am under the age of 25 years.

I acknowledge that by making this declaration, under superannuation law I have elected for the benefits to continue regardless of the factors above and that I can cease the policy on request.

Signature of life insured	<b>X</b>	Date (dd/mm/yyyy)	/ /
Signature(s) of policy owner(s) if different to life insured (OneCare non-superannuation, SMSF or SAF only).	<b>X</b>	Date (dd/mm/yyyy)	/ /
Signature(s) of policy owner(s) if different to life insured (OneCare non-superannuation, SMSF or SAF only).	<b>X</b>	Date (dd/mm/yyyy)	/ /
Signature(s) of policy owner(s) if different to life insured (OneCare non-superannuation, SMSF or SAF only).	<b>X</b>	Date (dd/mm/yyyy)	/ /
Signature(s) of policy owner(s) if different to life insured (OneCare non-superannuation, SMSF or SAF only).	<b>X</b>	Date (dd/mm/yyyy)	/ /

## D Payment Authority and Loyalty Details

Please select and complete only one of the following payment options; Direct Debit Authority; Credit Card Authority (below); OneCare Super Internal Rollover Authority (page 13) or OneCare Enduring Rollover Request (see page 15).

**Note:** There may be tax implications due to the premiums being paid from a personal account. Speak to your financial or tax adviser on how this may affect you.

If you have selected SuperLink Trauma, SuperLink Income Secure or SuperLink TPD Cover please select up to two of the following payment options. Direct Debit Authority; Credit Card Authority; OneCare Super Internal Rollover Authority or OneCare Super Enduring Rollover Request). Make further copies of this page if you wish to pay premiums for each of the several policies using the same payment method. Note that it is not possible to pay premiums for OneCare Super from a bank account held in the name of the trustees of a self-managed super fund.

Members of an External Master Trust who have an agreement with OnePath Life are not required to complete this section as the premium will be deducted from their Superannuation Account and paid to OnePath Life.

### Direct Debit Authority

Direct debit is not available from all account types. If in doubt please check with your financial institution.

By signing this Direct Debit Authority I/we acknowledge that I/we have read and understood 'Direct Debit Request Service Agreement' in the 'Key information you should know' section of the PDS and are bound by the terms and conditions contained in this authorisation.

I/We request and authorise OnePath Life Limited (OnePath Life) ABN 33 009 657 176 AFSL 238341 (user number 219313) to arrange for any amount OnePath Life may debit or charge me to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified below subject to the terms and conditions of the Direct Debit Request Service Agreement.

#### Details of the account to be debited

Name of account holder

Name of financial institution

BSB number  -  Account number

Initial payment only or  All payments

#### Signature (if direct debit is from a joint account, provide all signatures)

Signature of account holder  Date (dd/mm/yyyy)

Signature of account holder  Date (dd/mm/yyyy)

### Credit Card Authority

I/We understand my/our bank or financial institution may charge a processing fee to my/our credit card for each payment that is made under this authorisation.

I/We acknowledge it is my/our responsibility to notify OnePath Life of any material change in credit card details, including a new expiry date.

I authorise OnePath Life to charge my:  Visa  Mastercard

Cardholder's name

Card number

Expiry date (mm/yyyy)

Initial payment only or  All payments

Cardholder's signature  Date (dd/mm/yyyy)

### Payment details

OnePath Life will schedule premiums to be debited on the same day of the month that your insurance commences. For example, if your insurance commences on 17 March, your premium will be debited on the 17th of the month in which it becomes due.

If this is unacceptable, please provide the day of the month you would prefer as your billing date

## OneCare Super Internal Rollover Authority

This Internal Rollover Authority allows you to pay your OneCare Super policy premiums from an eligible OnePath superannuation product held in the Retirement Portfolio Service (the Fund). To use this Authority:

- the member of the Fund (the 'Member') must have or be applying for **OneAnswer Frontier Personal Super; OneAnswer Personal Super; ANZ OneAnswer Personal Super**; or have an **OptiMix Superannuation account**
- the member must be the same as the account holder of the relevant OnePath superannuation product.

Only one Internal Rollover Authority can apply for each OnePath superannuation account. Choosing to pay premiums by internal rollover may also have implications for tax payable on benefits at time of claim. Please contact your financial adviser or taxation adviser for additional guidance prior to rolling over.

### Fund Details

Member number	<input type="text"/>	Product name	<input type="text"/>
Institution	<b>OnePath Custodians Pty Ltd</b>	Fund name	<b>Retirement Portfolio Service</b>

**Please note:** A member number is required for all Retirement Portfolio Service policies. The member number must be received before a policy can be issued.

OneCare Super premiums will be deducted proportionately from all your investment options (except Term Deposit options) unless you have requested to have premiums deducted from a single investment option in the OneAnswer application form or Change of Details form.

### Internal Rollover Authorisation

I authorise OnePath Life Limited (OnePath Life) ABN 33 009 657 176 AFSL 238341 to arrange for my OneCare Super premium payments to be deducted from and if applicable refunded to my nominated OnePath account. These amounts may include current and ongoing premium payments, and any adjustments that may occur from time to time.

The Fund is a regulated and complying superannuation fund under the *Superannuation Industry (Supervision) Act 1993*.

I authorise OnePath Custodians as trustee of the Fund to provide all relevant information and any other documentation to OnePath Life for the purposes of administering my OneCare Super policy.

I understand that I may cancel this Internal Rollover Authority at any time by providing written notice to OnePath Life. To prevent additional rollovers, such notice should be received by OnePath Life at least 14 days before the next rollover is due.

I understand OnePath Custodians as trustee of the Fund may cancel a rollover request if I am no longer eligible to maintain some or all of my OneCare cover.

Name of Member	<input type="text"/>
Signature of life insured	<input type="text" value="X"/>
Date (dd/mm/yyyy)	<input type="text" value="/ /"/>

### Loyalty Details (if applicable)

Loyalty program	<b>Qantas Frequent Flyer</b>	Member number	<input type="text"/>
Member first name	<input type="text"/>	Member surname	<input type="text"/>

I understand that I must be a participating Qantas Frequent Flyer member and provide valid membership details to earn Qantas Points. Membership and Qantas Points are subject to Qantas Frequent Flyer program Terms and Conditions available at [qantas.com/frequentflyer](http://qantas.com/frequentflyer)

I have read and accept the OnePath Life Terms and Conditions available at [onepath.com.au/qantasfrequentflyer](http://onepath.com.au/qantasfrequentflyer)

I consent to OnePath Life and OnePath Custodians collecting my personal information (including health and other sensitive information) from and exchanging my personal information with Qantas Frequent Flyer and understand that my personal information will be handled by Qantas in accordance with its privacy policy.

Member's signature	<input type="text" value="X"/>	Date (dd/mm/yyyy)	<input type="text" value="/ /"/>
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# Enduring Rollover Request Form

## OneCare Super

March 2021

### OnePath Life Limited (OnePath Life)

ABN 33 009 657 176 AFSL 238341

### OnePath Custodians Pty Limited (OnePath Custodians)

ABN 12 008 508 496 AFSL 238346 RSE L0000673

### Retirement Portfolio Service (Fund)

ABN 61 808 189 263 RSE R1000986 SFN 4571 159 75

### Customer Services

Phone 133 667

Email [customer.risk@onepath.com.au](mailto:customer.risk@onepath.com.au)

Website [onepath.com.au](http://onepath.com.au)

### Important Information

You may be requested by your existing super fund to forward details or sign additional documents. Please action this as soon as possible. Please be aware that other financial institutions may impose a fee when you withdraw from their super fund. There may also be delays in having your money transferred from your existing super fund.

If you intend to lodge a notification that you will be claiming a tax deduction for the superannuation product from which you are transferring, you may need to do so before you transfer to OneCare Super. Choosing to pay premiums by rollover may also have implications for tax payable on benefits at time of claim.

Please contact your financial adviser or taxation adviser for additional guidance prior to rolling over.

OnePath Life will rely on this authority to request the exact rollover amount required to fund the insurance premium for your policy at policy commencement and at each policy renewal date. We will notify you of the amount of annual premium required prior to requesting the rollover from the nominated super fund.

## 1. Applicant details

Title  Mr  Mrs  Ms  Miss  Dr  Other

Surname

Given name(s)

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

Residential address (this cannot be a PO Box)

Suburb/Town  State  Postcode

Country  Contact phone

Tax file number  -  -

Please refer to the section titled 'Tax File Number' in the OneCare Product Disclosure Statement (PDS).

## 2. Request for partial rollover of funds: From-Fund details (paying institution)

Institution

Fund name

Unique Superannuation Identifier (USI)

Member/Policy number

Address of paying institution

Suburb/Town  State  Postcode

### 3. Request for partial rollover of funds: To-Fund details (receiving institution)

Institution	ONEPATH LIFE LIMITED
Fund name	RETIREMENT PORTFOLIO SERVICE
Unique Superannuation Identifier (USI)	61808189263001
Address of receiving institution	GPO BOX 4148, SYDNEY, NSW 2001
Phone number of receiving institution	133667

### 4. Approval to transfer

- I declare I have read this form and the information completed is true and correct.
- I request and consent to the transfer of superannuation benefits as described above and authorise the superannuation provider of each fund to give effect to this transfer.
- I authorise OnePath Life to arrange for the rollover of funds as and when required, and for the amount required, to meet OneCare premium payments due for insurance held in respect of my life. These amounts may include current and ongoing premium payments, and any adjustments which may occur from time to time.
- I acknowledge this enduring authority allows for subsequent rollovers to be requested, as required, for the purpose of paying insurance premiums, and I understand the authority will remain effective until such time as I revoke it in writing.
- To the best of my knowledge, my other superannuation fund(s) is a complying superannuation fund under the *Superannuation Industry (Supervision) Act 1993* (Cth).
- The Retirement Portfolio Service (the Fund) is a regulated and complying superannuation fund under the *Superannuation Industry (Supervision) Act 1993* (Cth).
- I consent to change my premium frequency to an annual frequency (if applicable).
- I understand I may be eligible for a rollover rebate, which will reduce the amount of the rollover required to meet the premium amount due, and that the availability of the rollover rebate may be withdrawn in the future.
- I am aware I may ask my superannuation provider for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my benefits, and do not require any further information.
- I approve the deduction of any applicable transfer fees, exit fees and taxes from my account with the nominated super fund in addition to the benefit being transferred (subject to legislative restrictions).
- I understand conditions apply to the transfers the Trustee can accept, and if a transfer is rejected because the conditions are not met, I will make alternative arrangements to pay the premium for OneCare Super. The conditions that apply to transfers include the following:
  - the rollover amount, plus any rollover rebate, must equal the premium due.
  - only rollovers on which any applicable fund tax has already been paid can be accepted. The rollover will be rejected if it contains, in whole or in part, an Untaxed Element of a Taxable Component.
  - rollovers which contain foreign transfer amounts (including UK transfers) or KiwiSaver amounts cannot be accepted. I understand that if I cancel or change my policy, any pro-rata premium refund or reimbursement will not be paid to me but will be paid into my nominated superannuation fund accumulation account unless I nominate a different fund at the time the refund is processed, and the Trustee will retain a corresponding pro-rata amount of any rollover rebate applied.
- I understand that I am transferring an amount from my superannuation accumulation account to pay OneCare Super life insurance premiums and therefore my superannuation account balance and retirement savings may be reduced.
- I understand that each superannuation fund has differing rules such as imposing a minimum rollover amount, and I am aware of all possible member entitlements that I will lose by transferring an amount from my superannuation accumulation account, such as the cancellation of any life insurance cover I have attached to that accumulation account.
- I acknowledge that my superannuation fund may have particular processing requirements that if not satisfied may prevent or delay the processing of rollovers, and it is my responsibility to ensure any requirements of which I am notified are provided.
- I understand that where I intend to claim a tax deduction for any contributions I have made to the super fund nominated in this form, it is my responsibility to lodge the required notice of intention with the fund's trustee, before any rollovers are processed, otherwise I may be prevented from claiming the deduction on the full amount of the contributions.
- I understand that I may seek advice regarding the implications of rolling over amounts from a super fund with a service period start date earlier than the start date of my OneCare Super membership for tax payable on death and disability benefits payable from OneCare Super, and do not require further information.
- I consent to the collection, use, storage and disclosure of my personal information (including health and other sensitive information) as described in our Privacy Policies. OnePath Life's Privacy Policy is available at [onepath.com.au/insurance/privacy-policy](http://onepath.com.au/insurance/privacy-policy) and OnePath Custodians Privacy Policy is available at [onepath.com.au/superandinvestments/privacy-policy](http://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 require 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.

I consent to change my premium frequency to an annual frequency (if applicable).

Signature of member

X

Date (dd/mm/yyyy)

/ /

## Adviser details

To be completed by the authorised adviser who advised the applicant on the policies which are being applied for.

**Please note: You cannot change the existing commission structure under a Child Cover Conversion. This includes dial-down options or fee for service.**

### First adviser

Licensee Sales Account No.

Authorised Sales Account No.

Company name

Name of adviser

Phone

Fax

Email

Signature

### Second adviser

Licensee Sales Account No.

Authorised Sales Account No.

Company name

Name of adviser

Phone

Fax

Email

Signature



**Head office****Postal address**

OnePath Life  
GPO Box 4148  
Sydney NSW 2001

**State offices****New South Wales**

GPO Box 483  
Sydney NSW 2001

**Western Australia**

PO Box 7737  
Cloisters Square  
Perth WA 6850

**Queensland**

GPO Box 1452  
Brisbane QLD 4001

**South Australia**

GPO Box 1071  
Adelaide SA 5001

**Victoria**

GPO Box 1903  
Melbourne VIC 8060