

Insurance Guide

PERSONAL DIVISION

AMIST Super Issued: 4 November 2019

The information in this document forms part of the Product Disclosure Statement for AMIST Super Personal Division dated 4 November 2019



AMIST^{SUPER}

YOUR **MEAT** INDUSTRY FUND



This Insurance Guide is issued by Australian Meat Industry Superannuation Pty Ltd ABN 25 002 981 919 as Trustee for the Australian Meat Industry Superannuation Trust ("AMIST" or the "Fund"), Australian Financial Services Licence No. 238829.

The information contained in this Insurance Guide is current as at the date of its preparation. However, changes to information after that date may result in this Insurance Guide being updated or replaced from time to time. Unless the changed information is materially adverse to members, the Trustee may not always update or replace this Insurance Guide to reflect the changed information. Such updated information will instead be published on the AMIST website at www.amist.com.au. Paper copies of any updated material will also be available free of charge upon written request to the Trustee.

The information in this Insurance Guide is of a general nature only. It does not take into account your particular objectives, financial situation or needs. Before acting on information in this Insurance Guide you should consider the appropriateness of the information having regard to your particular objectives, financial situations or needs. Neither the Trustee nor AMIST's representatives are licensed to provide personal financial advice. We recommend that you speak with a qualified and independent financial adviser before making a financial decision.

The governing rules of AMIST are contained in the AMIST Trust Deed, which is a legal document governing the Fund and is available for inspection on request to the Trustee. From time to time the Trustee may alter the provisions of the Trust Deed.

This document is incorporated by reference as part of the AMIST Super Personal Division Product Disclosure Statement.



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Insurance with AMIST Super

As a member of AMIST Super, if you are under age 70, you automatically receive insurance through the Fund covering:

- Life Insurance, including terminal illness,
- Total and Permanent Disablement cover (TPD), and
- Income Protection insurance.

While these insurances are provided to you automatically, you may also opt out of cover at any time.

Occupational classifications

The cost and level of your insurance can vary based on your age and occupational classification. AMIST Super has two occupational classifications as described below:

Office Worker	Members who perform only non-manual duties and work at least 75% of the time in an office environment and have done so for the last 12 months.
Manual Worker	Members who perform manual duties and cannot be classified as an Office Worker.

The level of cover depends on age at the time of claim and your occupational classification.

As a default, premiums are automatically charged at the Manual Worker rates and you will be entitled to the level of benefits provided to Manual Workers. If you are an Office Worker, you must tell us in writing by completing the *Office Worker declaration form* at the back of this booklet. The form is also available from the publications section of our website or by contacting the **AMIST Super Hotline** on **1800 808 614**.

Life Insurance, TPD and Income Protection Insurance default cover

To be eligible for default Life Insurance, TPD and Income Protection cover (Full cover) you must be over 10 and less than 70 years old, have sufficient money in your AMIST Super account to be able to pay the insurance premiums and be in "Active Employment" when cover commences.

Default cover consists of two (2) units of Life Insurance, one (1) unit of TPD cover and five (5) units of Income Protection insurance cover.

Insurance cover when joining AMIST Super Personal Division

New Personal Division members who are under age 70 years will be provided with New Events Cover for the first twelve (12) months of their membership in AMIST Super.

At the expiry of this 12 month period, cover will convert to Full Cover provided the member is in "Active Employment" on the expiry of the 12 month period.

New Events Cover

New Events Cover means that the member is not covered for pre-existing conditions and is only covered for claims arising from:

- A Sickness that first became apparent; or
- An Injury which first occurred on or after the date the Insured Member became eligible for cover.

Full cover does not have the New Events limitations.

What is Active Employment?

For Life and TPD insurance cover, Active Employment (defined as Active Employment in the Insurance Policy) means a person whose employer is making SG contributions to AMIST Super and they are capable of performing their identifiable duties without restriction by any Illness or Injury for at least 30 hours per week, whether or not they are actually working those hours.

For Income Protection insurance cover, Active Employment (defined as Actively at Work in the Insurance Policy) means an Insured Member is considered, in the Insurer's opinion, to be capable of performing all the duties of their usual occupation and capable of working their usual hours without restriction.

Terminal illness insurance benefit

Any Insured Member who is suffering from a terminal illness may apply for early release of the Life Insurance benefit.

In order to qualify, you must provide medical reports from two independent treating doctors that are willing to certify that you are suffering from an illness that they believe will result in your death within twelve months of the date of the certification. One of these doctors should specialise in the illness or condition that the terminal illness benefit is being claimed for.

The Trustee will use these reports to determine whether you are eligible for the early release of the insurance benefit and your account balance. Early release on the grounds of Terminal Illness is subject to the Trustee's approval following a review of all medical information.

Terminal Illness - release of account balance

Where your application for a terminal illness insurance benefit is approved you will also be eligible for release of your account balance.

If your life expectancy is greater than 12 months you will not be eligible for the insurance benefit. You may however, be eligible for release of your account balance if two doctors are able to certify that your life expectancy is less than 24 months.

In this case it is recommended that you consider leaving sufficient funds in your account to cover Administration Fees and life insurance fees so that the account will remain open and your life insurance remains active. This would allow you to apply for the insurance lump sum in the event that your life expectancy becomes less than 12 months, or alternatively have the benefit payable to your beneficiaries in the event of your death.

How much does Life Insurance cost?

Life Insurance cover

Life Insurance cover with AMIST Super is provided in units of cover. One unit of cover costs \$1.73 per week, and the amount of cover depends on age at the time of your claim and your occupational classification.

The default level of Life Insurance cover is two units at a cost of \$3.46 per week (\$1.73 x 2). Please refer to the table overleaf for details of the amount of cover provided.

TPD cover

TPD cover with AMIST Super is provided in units of cover. One unit of cover costs \$2.89 per week. This is also the default level of cover.

Please refer to the table commencing from Page 6 for details of the amount of cover provided.

Please note that TPD must be taken in conjunction with Life Insurance cover and cannot be held on its own. The total cost per week for the default level of Life Insurance cover (at two units) and TPD cover (one unit) is \$6.35 (\$3.46 + \$2.89 = \$6.35).

You can apply for additional units of cover (up to a total of 20 units of Life Insurance and TPD cover), at a current cost at Manual Worker rates of \$1.73 for each unit of Life Insurance cover and \$2.89 for each unit of TPD cover.

For example, ten units of Life Insurance and TPD cover at Manual Worker rates costs \$46.20 per week (10 x (\$1.73+\$2.89)) and would provide \$623,000 worth of Life Insurance and TPD cover (based on a Manual Worker under the age of 32 years). NOTE: You cannot have a greater level of TPD cover than Life Insurance cover, but you can have a higher level of Life Insurance cover than TPD cover.

Opt out or reduce cover

If you don't want the default level of cover you may reduce it or opt out altogether by advising the Trustee. Any request to reduce or opt out of cover must be made in writing to AMIST Super, Locked Bag 5390 Parramatta NSW 2124.

You cannot have more TPD cover than Life Insurance cover. So when opting out or reducing cover, the remaining level of Life Insurance cover must be equal to or greater than the remaining TPD cover.

If you opt out, your cover for the insurance that you advise you are opting out of will end. You may wish to opt out of both Life and TPD Insurance, or opt out of just TPD. You cannot opt out of Life Insurance and retain any TPD cover.

If you wish to have your cover reinstated later, you will need to apply to the insurer and complete a medical questionnaire. Acceptance of any application for cover is at the absolute discretion of the Insurer.

Please note that where you opt out of cover more than 60 days after the date we send you the Welcome Letter, no refund of premiums prior to the date that you notified us that you wished to opt-out of cover is possible.

When does Life Insurance and TPD cover end?

Your Life Insurance and TPD cover will continue until one of the following happens:

- A Life Insurance benefit (for death or terminal illness) becomes payable; or
- A TPD benefit becomes payable to you to the extent that the Life Insurance cover will be reduced by the amount of the TPD benefit that is paid where your Life Insurance cover exceeds your TPD cover; or
- You reach the cover expiry age which at present is age 70; or
- We receive your written request for cover to end; or
- You cease to be a member of AMIST Super; or
- You no longer have sufficient funds in your account to cover the cost of the insurance premium; or
- From 1 July 2019, if your account has been inactive (including no contributions) for at least 16 months. You will receive prior written notification before the cancellation. This is in accordance with the "Protecting Your Super" legislation in effect from 1 July 2019. Further details are in the *AMIST Super Contributions Fact sheet*.
- You join any armed forces, other than the Australian Armed forces reserve and are not on active duty outside Australia.

Reinstatement of cover

1. Where you have previously opted-out of cover or reduced your level of cover

Where you have notified us that you wish to reduce or cease your life or TPD cover, you may apply to have cover reinstated at any time, however the acceptance of the application is subject to approval by the Insurer.

You will need to complete a form which must include evidence of health satisfactory to the Insurer and must be accepted in writing by the Insurer. Cover will be for “New Events” only – there will be no benefit payable as a result of any medical condition that you were aware of at the time you applied for your cover to be reinstated.

2. Where your cover has ceased due to insufficient funds to meet Insurance Fees

Insurance cover with AMIST Super is subject to there being sufficient funds in your member account to allow the deduction of Insurance Fees. Insurance Fees are deducted from members' accounts on the last Friday of each month, and if there are insufficient funds in your account to meet those fees, your life and TPD insurance cover will lapse. It will be automatically reinstated in the following circumstances:

- a) Where a contribution is received by AMIST Super within 30 days of the Insured Cover ceasing, cover will be reinstated at a level equal to the previous level of Insured Cover prior to the Insured Cover last ceasing.
- b) Where a contribution was received later than 30 days but earlier than 6 months from the date that there were insufficient funds to meet premium payments, cover will be reinstated subject to the following:
 - All outstanding premiums are received within 6 months of the cover ending; and
 - You are still a Member of the Fund.

Cover will be reinstated effective from the date that the contribution (or rollover) was received, as Full Cover on the same terms as originally applied providing that you were in Active Employment (see Page 2) on that date. If you were not in Active Employment then your cover will be reinstated as New Events Cover until such time as you return to Active Employment for 30 consecutive days, at which time Full Cover will be provided.

- c) Where cover has ceased and a contribution was received more than 6 months after the date that there were insufficient funds to allow the deduction on Insurance Fees, cover will be reinstated at the default level only from the date the contribution was received with the following restriction:
 - No benefit will be payable as a result of suicide or self-inflicted Injury within 12 months of cover being reinstated, irrespective of whether you were sane or insane at the time of the claim.

Where your cover prior to cessation was higher than the default you may apply to have the previous level of cover reinstated, however you will need to apply to the Insurer and the acceptance of the application is subject to approval by the Insurer.

In circumstances above where cover has been reinstated as New Events Cover, you may apply to the Insurer to have that restriction removed. You will have to complete a medical questionnaire and any decision to provide Full Cover is subject to approval by the Insurer.

Additional Life Insurance or TPD cover special offer for Employer Sponsored members

If you are a new member joining the AMIST Super Employer Sponsored Division, you have a one-off opportunity to apply for double the amount of Life Insurance and TPD cover. There is no need to complete any medical questionnaire or provide any medical information as this double cover will be automatically approved subject to the Active Employment requirement.

Simply fill out the relevant section of the *Special application to double Life and/or TPD Insurance form* which is available from the website. Ensure that it is returned to us by no later than 90 days after the date you receive your *Welcome Letter* or 6 months since you first commenced employment with the employer.

Additional Life Insurance or TPD cover

You can apply for additional cover up to a maximum of 20 units at any time. To do this, you will need to complete the *Application to change Life and/or TPD Insurance* and may be required to provide further medical evidence, which may include a medical exam. This further evidence will depend on the level of cover you are requesting and your age at the time of the application. The Insurer will advise if further medical evidence is necessary.

Please note: If your application for additional cover is declined, any existing cover with AMIST Super is not affected.

To apply for additional insurance cover complete the *Application to change Life and/or TPD Insurance* found at the back of this Guide or, phone the **AMIST Super Hotline** on **1800 808 614**.

Accidental Life Insurance and TPD cover

The insurer will provide “Accidental Life Insurance and TPD cover” while an eligible member's application for additional Life Insurance and/or TPD is being assessed.

An Accidental Life or TPD benefit may be payable if the member suffers total and permanent disablement or death as a result of an Injury (provided death or total and permanent disablement occurs within 365 days of the Injury).

The cover will be the amount nominated as the insured cover under the application or the value of \$1,000,000 of cover, whichever is less.



Accidental Life Insurance is provided from the date an application for Life Insurance cover is received by the Insurer and will end the earlier of:

- The date you withdraw your request for the cover;
- The date the Insurer accepts your request for cover;
- The date the Insurer rejects your request for cover;
- The date a Life Insurance or terminal illness benefit becomes payable; and
- 90 days from the date the Insurer is notified of your request for the cover.

Life Events benefit

AMIST Super members may increase their Life Insurance and TPD cover by one unit with no health questions when certain defined events take place in their lives.

Members must confirm they are in Active Employment and supply sufficient evidence of the event to be eligible for an increase.

Members will have up to 12 months from the date of the event to request the increase in cover. Eligible events are:

- 1) Marriage of member
- 2) Mortgage on a newly acquired primary residence
- 3) Birth or adoption of a child
- 4) Turning 30 or 50 years old

Increase in cover under the life event provisions is limited to an additional 3 units during your membership and one unit per life event per year.

To apply, you will need to complete the *Application to increase Life and/or TPD insurance – Life Events* which can be downloaded from our website or call the **AMIST Super Hotline** on **1800 808 614** for a printed copy.

Transfer of cover

If you have existing Life Insurance and TPD cover in another complying superannuation fund, which is similar to the cover offered by AMIST Super, you can apply to transfer it.

You may do this subject to:

- Rolling over your total account balance from the other superannuation fund to AMIST Super;
- Completing an application form to the Insurer's satisfaction;
- Cancelling the existing cover under the former fund or Insurer;
- The total amount of cover for Life or TPD being the lesser of \$1,000,000 or the value of 20 units of cover based on the tables on pages 4-7 (e.g. up to 20 units of Life Insurance and 20 Units of TPD); and
- The provision of documentary evidence of previous cover including the terms of cover.

You should also be aware that if the existing cover is subject to a loading or exclusions it may not be eligible to be transferred to AMIST Super. The actual amount you request to transfer will be rounded down to the next whole number of units and you should also be aware that the cover provided by AMIST Super reduces as you get older.

Cover may be transferred from multiple superannuation funds so long as the cover is transferred within 3 months of the Fund receiving the first application.

To apply please complete the *Insurance Transfer form* which can be downloaded from our website or call the **AMIST Super Hotline** on **1800 808 614** for a printed copy.

Insurance tables - **Manual worker**

Unit values based on age last birthday at 30 June, unless cover has ceased due to reaching age 70 years.

Life Insurance cover

	Units	Units	Units	Units	Units	Units	Units	Units	Units
	1	2	3	4	5	6	7	8	9
	Cost	Cost	Cost	Cost	Cost	Cost	Cost	Cost	Cost
Age	\$1.73	\$3.46	\$5.19	\$6.92	\$8.65	\$10.38	\$12.11	\$13.84	\$15.57
to 32	\$62,300	\$124,600	\$186,900	\$249,200	\$311,500	\$373,800	\$436,100	\$498,400	\$560,700
33-45	\$51,900	\$103,800	\$155,700	\$207,600	\$259,500	\$311,400	\$363,300	\$415,200	\$467,100
46-55	\$41,550	\$83,100	\$124,650	\$166,200	\$207,750	\$249,300	\$290,850	\$332,400	\$373,950
56-65	\$30,100	\$60,200	\$90,300	\$120,400	\$150,500	\$180,600	\$210,700	\$240,800	\$270,900
66	\$15,600	\$31,200	\$46,800	\$62,400	\$78,000	\$93,600	\$109,200	\$124,800	\$140,400
67	\$12,450	\$24,900	\$37,350	\$49,800	\$62,250	\$74,700	\$87,150	\$99,600	\$112,050
68	\$10,400	\$20,800	\$31,200	\$41,600	\$52,000	\$62,400	\$72,800	\$83,200	\$93,600
69	\$7,790	\$15,580	\$23,370	\$31,160	\$38,950	\$46,740	\$54,530	\$62,320	\$70,110
70	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

TPD cover

	Units	Units	Units	Units	Units	Units	Units	Units	Units
	1	2	3	4	5	6	7	8	9
	Cost	Cost	Cost	Cost	Cost	Cost	Cost	Cost	Cost
Age	\$2.89	\$5.78	\$8.67	\$11.56	\$14.45	\$17.34	\$20.23	\$23.12	\$26.01
to 32	\$62,300	\$124,600	\$186,900	\$249,200	\$311,500	\$373,800	\$436,100	\$498,400	\$560,700
33-45	\$51,900	\$103,800	\$155,700	\$207,600	\$259,500	\$311,400	\$363,300	\$415,200	\$467,100
46-55	\$41,550	\$83,100	\$124,650	\$166,200	\$207,750	\$249,300	\$290,850	\$332,400	\$373,950
56-65	\$30,100	\$60,200	\$90,300	\$120,400	\$150,500	\$180,600	\$210,700	\$240,800	\$270,900
66	\$15,600	\$31,200	\$46,800	\$62,400	\$78,000	\$93,600	\$109,200	\$124,800	\$140,400
67	\$12,450	\$24,900	\$37,350	\$49,800	\$62,250	\$74,700	\$87,150	\$99,600	\$112,050
68	\$10,400	\$20,800	\$31,200	\$41,600	\$52,000	\$62,400	\$72,800	\$83,200	\$93,600
69	\$7,790	\$15,580	\$23,370	\$31,160	\$38,950	\$46,740	\$54,530	\$62,320	\$70,110
70	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Units	Units	Units	Units	Units	Units	Units	Units	Units	Units	Units
10	11	12	13	14	15	16	17	18	19	20
Cost	Cost	Cost	Cost	Cost	Cost	Cost	Cost	Cost	Cost	Cost
\$17.30	\$19.03	\$20.76	\$22.49	\$24.22	\$25.95	\$27.68	\$29.41	\$31.14	\$32.87	\$34.60
\$623,000	\$685,300	\$747,600	\$809,900	\$872,200	\$934,500	\$996,800	\$1,059,100	\$1,121,400	\$1,183,700	\$1,246,000
\$519,000	\$570,900	\$622,800	\$674,700	\$726,600	\$778,500	\$830,400	\$882,300	\$934,200	\$986,100	\$1,038,000
\$415,500	\$457,050	\$498,600	\$540,150	\$581,700	\$623,250	\$664,800	\$706,350	\$747,900	\$789,450	\$831,000
\$301,000	\$331,100	\$361,200	\$391,300	\$421,400	\$451,500	\$481,600	\$511,700	\$541,800	\$571,900	\$602,000
\$156,000	\$171,600	\$187,200	\$202,800	\$218,400	\$234,000	\$249,600	\$265,200	\$280,800	\$296,400	\$312,000
\$124,500	\$136,950	\$149,400	\$161,850	\$174,300	\$186,750	\$199,200	\$211,650	\$224,100	\$236,550	\$249,000
\$104,000	\$114,400	\$124,800	\$135,200	\$145,600	\$156,000	\$166,400	\$176,800	\$187,200	\$197,600	\$208,000
\$77,900	\$85,690	\$93,480	\$101,270	\$109,060	\$116,850	\$124,640	\$132,430	\$140,220	\$148,010	\$155,800
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Units	Units	Units	Units	Units	Units	Units	Units	Units	Units	Units
10	11	12	13	14	15	16	17	18	19	20
Cost	Cost	Cost	Cost	Cost	Cost	Cost	Cost	Cost	Cost	Cost
\$28.90	\$31.79	\$34.68	\$37.57	\$40.46	\$43.35	\$46.24	\$49.13	\$52.02	\$54.91	\$57.80
\$623,000	\$685,300	\$747,600	\$809,900	\$872,200	\$934,500	\$996,800	\$1,059,100	\$1,121,400	\$1,183,700	\$1,246,000
\$519,000	\$570,900	\$622,800	\$674,700	\$726,600	\$778,500	\$830,400	\$882,300	\$934,200	\$986,100	\$1,038,000
\$415,500	\$457,050	\$498,600	\$540,150	\$581,700	\$623,250	\$664,800	\$706,350	\$747,900	\$789,450	\$831,000
\$301,000	\$331,100	\$361,200	\$391,300	\$421,400	\$451,500	\$481,600	\$511,700	\$541,800	\$571,900	\$602,000
\$156,000	\$171,600	\$187,200	\$202,800	\$218,400	\$234,000	\$249,600	\$265,200	\$280,800	\$296,400	\$312,000
\$124,500	\$136,950	\$149,400	\$161,850	\$174,300	\$186,750	\$199,200	\$211,650	\$224,100	\$236,550	\$249,000
\$104,000	\$114,400	\$124,800	\$135,200	\$145,600	\$156,000	\$166,400	\$176,800	\$187,200	\$197,600	\$208,000
\$77,900	\$85,690	\$93,480	\$101,270	\$109,060	\$116,850	\$124,640	\$132,430	\$140,220	\$148,010	\$155,800
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Insurance tables - Office worker

Unit values based on age last birthday at 30 June, unless cover has ceased due to reaching age 70 years.

Life Insurance cover

	Units	Units	Units	Units	Units	Units	Units	Units	Units
	1	2	3	4	5	6	7	8	9
	Cost	Cost	Cost	Cost	Cost	Cost	Cost	Cost	Cost
Age	\$1.73	\$3.46	\$5.19	\$6.92	\$8.65	\$10.38	\$12.11	\$13.84	\$15.57
to 32	\$93,450	\$186,900	\$280,350	\$373,800	\$467,250	\$560,700	\$654,150	\$747,600	\$841,050
33-45	\$77,850	\$155,700	\$233,550	\$311,400	\$389,250	\$467,100	\$544,950	\$622,800	\$700,650
46-55	\$62,325	\$124,650	\$186,975	\$249,300	\$311,625	\$373,950	\$436,275	\$498,600	\$560,925
56-65	\$45,150	\$90,300	\$135,450	\$180,600	\$225,750	\$270,900	\$316,050	\$361,200	\$406,350
66	\$23,400	\$46,800	\$70,200	\$93,600	\$117,000	\$140,400	\$163,800	\$187,200	\$210,600
67	\$18,675	\$37,350	\$56,025	\$74,700	\$93,375	\$112,050	\$130,725	\$149,400	\$168,075
68	\$15,600	\$31,200	\$46,800	\$62,400	\$78,000	\$93,600	\$109,200	\$124,800	\$140,400
69	\$11,685	\$23,370	\$35,055	\$46,740	\$58,425	\$70,110	\$81,795	\$93,480	\$105,165
70	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

TPD cover

	Units	Units	Units	Units	Units	Units	Units	Units	Units
	1	2	3	4	5	6	7	8	9
	Cost	Cost	Cost	Cost	Cost	Cost	Cost	Cost	Cost
Age	\$2.89	\$5.78	\$8.67	\$11.56	\$14.45	\$17.34	\$20.23	\$23.12	\$26.01
to 32	\$93,450	\$186,900	\$280,350	\$373,800	\$467,250	\$560,700	\$654,150	\$747,600	\$841,050
33-45	\$77,850	\$155,700	\$233,550	\$311,400	\$389,250	\$467,100	\$544,950	\$622,800	\$700,650
46-55	\$62,325	\$124,650	\$186,975	\$249,300	\$311,625	\$373,950	\$436,275	\$498,600	\$560,925
56-65	\$45,150	\$90,300	\$135,450	\$180,600	\$225,750	\$270,900	\$316,050	\$361,200	\$406,350
66	\$23,400	\$46,800	\$70,200	\$93,600	\$117,000	\$140,400	\$163,800	\$187,200	\$210,600
67	\$18,675	\$37,350	\$56,025	\$74,700	\$93,375	\$112,050	\$130,725	\$149,400	\$168,075
68	\$15,600	\$31,200	\$46,800	\$62,400	\$78,000	\$93,600	\$109,200	\$124,800	\$140,400
69	\$11,685	\$23,370	\$35,055	\$46,740	\$58,425	\$70,110	\$81,795	\$93,480	\$105,165
70	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Units	Units	Units	Units	Units	Units	Units	Units	Units	Units	Units
10	11	12	13	14	15	16	17	18	19	20
Cost	Cost	Cost	Cost	Cost	Cost	Cost	Cost	Cost	Cost	Cost
\$17.30	\$19.03	\$20.76	\$22.49	\$24.22	\$25.95	\$27.68	\$29.41	\$31.14	\$32.87	\$34.60
\$934,500	\$1,027,950	\$1,121,400	\$1,214,850	\$1,308,300	\$1,401,750	\$1,495,200	\$1,588,650	\$1,682,100	\$1,775,550	\$1,869,000
\$778,500	\$856,350	\$934,200	\$1,012,050	\$1,089,900	\$1,167,750	\$1,245,600	\$1,323,450	\$1,401,300	\$1,479,150	\$1,557,000
\$623,250	\$685,575	\$747,900	\$810,225	\$872,550	\$934,875	\$997,200	\$1,059,525	\$1,121,850	\$1,184,175	\$1,246,500
\$451,500	\$496,650	\$541,800	\$586,950	\$632,100	\$677,250	\$722,400	\$767,550	\$812,700	\$857,850	\$903,000
\$234,000	\$257,400	\$280,800	\$304,200	\$327,600	\$351,000	\$374,400	\$397,800	\$421,200	\$444,600	\$468,000
\$186,750	\$205,425	\$224,100	\$242,775	\$261,450	\$280,125	\$298,800	\$317,475	\$336,150	\$354,825	\$373,500
\$156,000	\$171,600	\$187,200	\$202,800	\$218,400	\$234,000	\$249,600	\$265,200	\$280,800	\$296,400	\$312,000
\$116,850	\$128,535	\$140,220	\$151,905	\$163,590	\$175,275	\$186,960	\$198,645	\$210,330	\$222,015	\$233,700
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Units	Units	Units	Units	Units	Units	Units	Units	Units	Units	Units
10	11	12	13	14	15	16	17	18	19	20
Cost	Cost	Cost	Cost	Cost	Cost	Cost	Cost	Cost	Cost	Cost
\$28.90	\$31.79	\$34.68	\$37.57	\$40.46	\$43.35	\$46.24	\$49.13	\$52.02	\$54.91	\$57.80
\$934,500	\$1,027,950	\$1,121,400	\$1,214,850	\$1,308,300	\$1,401,750	\$1,495,200	\$1,588,650	\$1,682,100	\$1,775,550	\$1,869,000
\$778,500	\$856,350	\$934,200	\$1,012,050	\$1,089,900	\$1,167,750	\$1,245,600	\$1,323,450	\$1,401,300	\$1,479,150	\$1,557,000
\$623,250	\$685,575	\$747,900	\$810,225	\$872,550	\$934,875	\$997,200	\$1,059,525	\$1,121,850	\$1,184,175	\$1,246,500
\$451,500	\$496,650	\$541,800	\$586,950	\$632,100	\$677,250	\$722,400	\$767,550	\$812,700	\$857,850	\$903,000
\$234,000	\$257,400	\$280,800	\$304,200	\$327,600	\$351,000	\$374,400	\$397,800	\$421,200	\$444,600	\$468,000
\$186,750	\$205,425	\$224,100	\$242,775	\$261,450	\$280,125	\$298,800	\$317,475	\$336,150	\$354,825	\$373,500
\$156,000	\$171,600	\$187,200	\$202,800	\$218,400	\$234,000	\$249,600	\$265,200	\$280,800	\$296,400	\$312,000
\$116,850	\$128,535	\$140,220	\$151,905	\$163,590	\$175,275	\$186,960	\$198,645	\$210,330	\$222,015	\$233,700
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0



Exclusions – Life Insurance and TPD

The following exclusions apply to Life Insurance and TPD cover:

- No benefit will be paid if your illness or Injury is directly or indirectly caused as a result of war outside of Australia; and
- A Life Insurance benefit will not be paid above 1 unit and no Total and Permanent Disability benefit will be paid if the Illness or Injury resulting in Death or Total and Permanent Disablement is directly or indirectly caused by any intentional self-inflicted Injury or any attempt to commit suicide, whether sane or not at the time.

Cover outside of Australia?

AMIST Super members may be covered for Life Insurance and TPD cover irrespective of whether they reside in Australia or overseas, provided that they are members of AMIST Super (that is, provided they have a positive balance in their account and that their premiums have been paid up to date).

Total and Permanent Disablement (TPD) means:

- (a) When a Covered Person is under age 65 and is Employed, on average, at least 15 Hours per week (the minimum hours) within the 12 months immediately prior to the Date of Disablement, or has been on Employer Approved Leave for no more than 24 consecutive months, if one of the following (i) and (iv), or (ii) and (iv), or (iii) and (iv), or (iv) applies:
 - (i) the Covered Person suffering the permanent loss of use of 2 limbs or the sight of both eyes or the loss of use of one limb and the sight of one eye (where limb is defined as the whole hand or the whole foot).
 - (ii) the Covered Person through Illness or Injury and having provided proof to the satisfaction of the insurer is permanently unable to perform 2 of the following 6 basic activities of everyday living.
 - Bathing – to shower or bathe;
 - Dressing – to dress or undress;
 - Toileting – to use the toilet including getting on and off;
 - Feeding – to eat and drink;
 - Mobility – to get out of a bed or a chair or a wheelchair; or
 - Continence – to control bladder or bowel function.

If the Covered Person can perform the activity by using special equipment, they will be considered able to undertake that activity.

- (iii) the Covered Person through Illness or Injury is suffering from the permanent deterioration or loss of intellectual capacity and has provided proof to the insurer's satisfaction that the Covered Person is required to be under continuous care and supervision by another adult person for 6 consecutive months and this care is likely to be on a permanent daily basis and on-going.
- (iv) the Covered Person having been absent from their Occupation with the Employer through Injury or Illness for 3 consecutive months and having provided proof to our satisfaction that the Covered Person has become incapacitated to such an extent as to render the Covered Person unlikely ever to engage in or work for reward in any occupation or work for which he or she is reasonably qualified by reason of education, training or experience.
- (b) When a Covered Person is under age 65 and is Employed, on average, for less than the 15 hours per week (the Minimum Hours) within the 12 months immediately prior to the Date of Disablement, or has been on Employer Approved Leave for more than 24 consecutive months, or is 65 years or older regardless of hours worked, if one of the following (i) and (iv), or (ii) and (iv) or (iii) and (iv) applies:

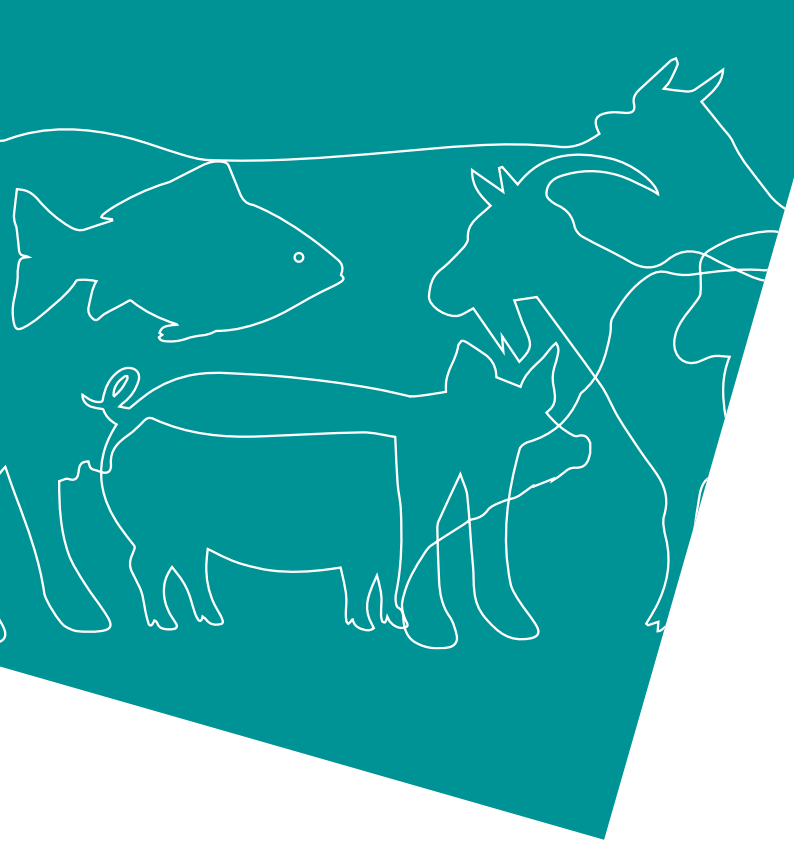
- (i) the Covered Person suffering the permanent loss of use of 2 limbs or the sight of both eyes or the loss of use of one limb and the sight of one eye (where limb is defined as the whole hand or the whole foot).
- (ii) the Covered Person through Illness or Injury and having provided proof to the satisfaction of the Insurer is permanently unable to perform 2 of the following 6 basic activities of everyday living.
- Bathing – to shower or bathe;
 - Dressing – to dress or undress;
 - Toileting – to use the toilet including getting on and off;
 - Feeding – to eat and drink;
 - Mobility – to get out of a bed or a chair or a wheelchair; or
 - Continence – to control bladder or bowel function.

If the Covered Person can perform the activity by using special equipment, they will be considered able to undertake that activity.

- (iii) the Covered Person through Illness or Injury and having provided proof to the satisfaction of the Insurer is suffering from the permanent deterioration or loss of intellectual capacity that has required the Covered Person to be under continuous care and supervision by another adult person for 6 consecutive months and this care is likely to be on a permanent daily basis and on-going.



- (iv) the member is taken to be suffering permanent incapacity (whether physical or mental) and it is unlikely due to that incapacity that the member will engage in gainful employment for which the member is reasonably qualified by education, training or experience.
- (c) When a Covered Person is not Employed and in lieu of being employed is engaged in full time unpaid Domestic Duties in their own residence if one of the following (i) and (iii) or (ii) and (iii) applies:
- (i) the Covered Person suffering the permanent loss of use of 2 limbs or the sight of both eyes or the loss of use of one limb and the sight of one eye (where limb is defined as the whole hand or the whole foot) and ; or
- (ii) the Covered Person, as a result of Illness or Injury, is under the care of a Medical Practitioner and is unable to perform their normal Domestic Duties, or leave their residence unaided or engage in or work for reward in any occupation or work for 3 consecutive months.
- (iii) the Covered Person having provided proof to the insurer's satisfaction that the Covered Person has become incapacitated to such an extent as to render the Covered Person unlikely ever to engage in or work for reward in any occupation or work for which he or she is reasonably qualified by reason of education, training or experience.



Income Protection Insurance

AMIST Super automatically provides Income Protection insurance to members under age 70 years which provides benefits in the event that you are unable to work in your current occupation due to Sickness or Injury.

Eligibility

Income Protection insurance is provided on a unit value basis. The default level of cover is 5 units.

All members of AMIST Super who are not less than 10 years of age and under 70 years of age are eligible for income protection.

When does cover commence?

Members of AMIST Super who were Actively at Work

Cover shall commence for all Members of AMIST who are Actively at Work, on the later of date they join the Fund and 20 November 2010, provided premiums have been paid.

For those members not Actively at Work on the policy's commencement date, cover shall commence when they recommence employment and/or are Actively at Work.

Please note that for members of AMIST Super Personal Division, New Events Cover will apply for the first twelve months from the date they join the Fund provided that they are Actively at Work on that date. If they are not Actively at Work, New Events Cover will commence from the date that they are first Actively at Work.

Please refer to Page 2 of this Guide for details of New Events Cover.

For those members where cover has ceased, cover will recommence from the next day the member is Actively at Work, provided the premiums recommence being paid.

a) Commencement of cover – Default Cover

Default Cover will commence on the date the Member joins the fund.

b) Commencement of cover - Automatic Acceptance

When a member is accepted for additional cover, such cover will commence on the date the member confirms they are Actively at Work in accordance with the eligibility criteria.

Default Cover

Personal Division Members joining the Fund when First Eligible

Personal Division Members of the fund are eligible for default cover and will become Insured Members from the date that their membership commenced in the fund and there are sufficient funds in their member account to meet premium payments.

The default level of cover is five (5) units of cover which equates to approximately \$2,500 per month worth of benefits (before tax).

For more information please contact the AMIST Super Hotline on 1800 808 614.

This document does not contain full details of the contract between AMIST Super and its insurer and only offers a general guide to the insurance offered by AMIST Super. Full details of the insurance arrangement are contained in the Insurance Policy Document. If you require further information about the insurance AMIST Super offers please contact the **AMIST Super Hotline** on **1800 808 614**. The insurance is provided under a contract between the Trustee and AIA Australia Limited (AIA) (ABN 79 004 837 861 AFSL 230043).

Insurance costs are not guaranteed and may be varied from time to time without notice.

In the event you make a claim, the Insurer reserves the right to investigate the claim including but not limited to conducting surveillance and requesting information from third parties and examinations.

Please note that the acceptance of payment of an insurance claim and the release of any benefit on the grounds of TPD is subject to the Trustee assessing a claim and being reasonably satisfied that a member, due to ill-health (whether physical including loss of limbs or mental), is unlikely, because of the ill-health, to engage in gainful employment for which the member is reasonably qualified by education, training or experience.

New Events Cover will apply for all Personal Division members from the later of:

- (i) the date the member joins the Fund provided that they are Actively at Work; or
- (ii) the date that they are first Actively at Work for at least 30 consecutive days if that date is later than the date that they joined the Fund.

New Events Cover will remain in force for twelve months from the date that cover commences as outlined above.

Benefits

Based on eligibility outlined above, members will be entitled to the default level of cover which is 5 units. Each unit is the equivalent benefit of \$500 per month. As per the policy, for the purpose of benefit calculation 1 unit of cover equates to \$115.38 per week. The maximum benefit period is 104 weeks (2 years) and the maximum amount of benefit payable is the lesser of 75% of income, or the value of the number of units of cover that you have taken out.

For example, if you have the default level of cover (5 units or \$2,500 per month) and you earn \$4,000 per month the maximum benefit that you will receive is the equivalent of \$2,500 per month.

The maximum monthly benefit you can receive is \$50,000, providing your annual Income is sufficient to warrant that level of cover.

There is a 30-day Waiting Period prior to benefits being paid. No benefit is payable for the duration of the waiting period.

*** NOTE: The actual weekly benefit payable is based on the amount of monthly benefit payable per annum divided by 52 weeks.**

For example, the default cover of 5 units provides a weekly before tax benefit of \$576.90 (\$115.38 x 5 units).

The maximum member benefits will be calculated as follows:

Total Disablement

During such disablement the amount per week specified is a maximum of 75% of income or the value of the number of units elected, whichever is less.

Partial Disablement

If during such disablement the Insured Member is able to return to work in a reduced capacity, then the compensation payable will be calculated as the proportion that current earnings from reduced work capacity are to Income, multiplied by the benefit for Total Disablement.

If the Insured Member is able to return to work in a reduced capacity, and work is available but the member declines it, or has resigned, then the weekly compensation payable will reduce to 25% of the compensation for Total Disablement.

Taxation on Income Protection benefits

Any benefit paid under AMIST Super Income Protection Insurance is subject to taxation at PAYG tax rates. The Insurer will provide you with a PAYG Tax Statement at the end of each financial year, and you will need to include the Income Protection benefit on your tax return for the year.

Benefit payable where a member receives income from other sources

In a case where an Insured Member, after the expiry of the Waiting Period, receives sick leave payments or received or should receive "not at work" related payments either directly or indirectly from another source, the insurer will pay the difference between those payments the member receives (or should receive) and the amount of cover under the AMIST Super policy.

"Not at work" payment includes statutory benefits such as Workers Compensation.

For example, where the benefit payable from this policy is \$2,500 per month, and a member receives Workers Compensation payments of \$500 per month, the benefit payable by AMIST Super's Income Protection insurance would be \$2,000 per month. In the event that payments from other sources are greater than the amount of Income Protection Insurance cover, no benefit is payable under the Policy.

Benefit entitlement commences after 30 day waiting period

The Waiting Period is a period of 30 days.

The Waiting Period starts from the date that the Injury or Sickness that your accepted claim results from occurs and/or is confirmed by your Medical Practitioner. Where a member is deemed to be entitled to a payment under the income protection policy, benefits are payable as soon as the 30-day Waiting Period has expired. No benefit will be paid for the waiting period. A member is not obliged to use any accrued sick leave, annual leave, long-service leave or other entitlements prior to being eligible for payment of a benefit.

To be clear, the waiting period commences from the date that a member is first confirmed unable to work as a result of Injury/Sickness by their Medical Practitioner. A member should not delay seeing a Medical Practitioner but if they do, their waiting period will commence from when that Medical Practitioner confirms they are unable to work. The insurer cannot accept back-dated certificates from a Medical Practitioner.

If the member returns to work during the waiting period, the waiting period starts again unless they return to work once and for a period of no more than 5 consecutive days, as certified by a medical practitioner.

Benefits between ages 65 and 70 years

Please note that after a member reaches age 65 years there are restrictions to the benefits payable under the Policy as outlined below. No benefit is payable once a member reaches age 70 years.

Sickness

Insured Members aged 65 and above are entitled to 12 weeks or until they turn 70, whichever occurs first. If incapacitated and entitled to claim benefits when they turn 65 years, the member will receive an additional 12 weeks but only to a maximum of 104 weeks total Benefit.

Injury

Insured Members aged 65 and above are entitled to 52 weeks or until they turn 70, whichever occurs first. If incapacitated and entitled to claim benefits when they turn 65 years, the member will receive an additional 52 weeks but only to a maximum of 104 weeks total Benefit.

Please note that all cover ceases once you reach age 70.

How do I apply for a benefit?

In order to apply for a benefit, a member, their employer and their medical practitioner must complete the *Income Protection Claim Form*.

The form provides details of the medical information that is needed in order to assess the claim. The form can be downloaded from the Fund's website www.amist.com.au or a copy can be obtained by contacting the **AMIST Super Hotline** on **1800 808 614**.

Completed claim forms should be sent to the Insurer at:

n2n Claims Solutions Pty Ltd
Locked Bag 3111
Rhodes NSW 2138

Upon receipt of the claim form members will be assigned a Case Manager, who will be responsible for the processing of the claim. The Case Manager will contact the member once the claim form has been received and will provide a telephone number to allow the member to make enquiries about the claim.

Time for lodging claims

Written Proof of Claim must be given to n2n Claims Solutions within 90-days of the date of the Injury or Sickness.

Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to do so, provided that proof is furnished as soon as is reasonably possible.

Cost of Income Protection

For insurance purposes, there are two groups of Insured Members:

Manual Workers will pay \$0.55 per unit per week for the default cover level of 5 units. Therefore the default premium for Manual Workers is \$2.20 per week.

All members will be classified as Manual Workers, unless they advise us in writing that they are an Office Worker.

Office Workers will pay \$0.40 per unit per week for the default cover of 5 units. Therefore the default premium for Office Workers is \$1.60 per week.

Office Workers (defined as "White Collar" in the insurance policy) are members who perform only non-manual duties and work at least 75% of the time in an office environment and have done so for the last 12 months.

These premiums for the default level (5 units) of cover include an amount of approximately \$0.32 per week (\$0.062 per week per unit) which is retained by the Trustee to meet the administration costs associated with providing Income Protection insurance.

If you apply for additional units of cover the premiums for each unit (\$0.55 per week per unit for Manual Workers and \$0.40 per week per unit for Office Workers) will also include the administration component outlined above.

Members who believe they are Office Workers need to apply for Office Worker rates by completing the *Office Worker occupation declaration* form at the back of this booklet. The form can also be downloaded from the Fund's website www.amist.com.au or is available by contacting the **AMIST Super Hotline** on **1800 808 614**.

For new members, where an application for Office Worker premiums is received within 90 days of receipt of a Welcome Letter, Office Worker premiums will be payable from the commencement of cover.

Where an application for Office Worker rates is received outside of 90 days from commencement of cover (or for new members, 90 days from receipt of the Welcome Letter), Office Worker premiums will be payable from the date the application is received by AMIST Super. Manual Worker rates will apply for the entire period prior to notification.

If you are applying to be treated as an Office Worker, please make sure you meet the definition of Office Worker first. This will ensure that any benefits are paid without delay.

Additional cover

All members are automatically provided with 5 units of cover which offers a potential benefit of \$2,500 per month or 75% of the member's monthly income, whichever is less.

Members may apply for additional cover where their income is likely to be greater than \$2,500 per month. Cover is available for up to 75% of the member's monthly income, up to a limit of \$50,000 per month providing your annual Income is sufficient to warrant that level of cover.

In order to increase cover, additional "units" of income protection insurance are purchased. Each unit represents a benefit of \$500 per month and costs \$0.55 per week for Manual Workers or \$0.40 per week for Office Workers. For example, if your income is \$4,000 per month then the maximum benefit payable would be \$3,000 per month (75% of \$4,000).

To obtain cover of the equivalent of \$3,000 you would need to have 6 units of cover (6 x \$500) which would cost a total of \$3.30 per week if you are a Manual Worker or \$2.40 per week if you are an Office Worker. Therefore you would need to apply for 1 unit of additional cover (the 5 units you are automatically provided with, plus 1 additional unit).

Please see the table below for a guide as to the amount of cover that is provided for up to 30 units of cover. Cover is available up to a limit of 100 units:

If your pay is this much per:		You can insure up to 75% of it, which is:	To cover that amount you'll need this many units of insurance:	Manual Worker cover cost (per week)	Office Worker cover cost (per week)
Year	Month				
up to \$8,000	\$667	\$500	1	\$0.55	\$0.40
\$16,000	\$1,333	\$1,000	2	\$1.10	\$0.80
\$24,000	\$2,000	\$1,500	3	\$1.65	\$1.20
\$32,000	\$2,666	\$2,000	4	\$2.20	\$1.60
\$40,000	\$3,333	\$2,500	5	\$2.75	\$2.00
\$48,000	\$4,000	\$3,000	6	\$3.30	\$2.40
\$56,000	\$4,667	\$3,500	7	\$3.85	\$2.80
\$64,000	\$5,333	\$4,000	8	\$4.40	\$3.20
\$72,000	\$6,000	\$4,500	9	\$4.95	\$3.60
\$80,000	\$6,667	\$5,000	10	\$5.50	\$4.00
\$88,000	\$7,333	\$5,500	11	\$6.05	\$4.40
\$96,000	\$8,000	\$6,000	12	\$6.60	\$4.80
\$104,000	\$8,667	\$6,500	13	\$7.15	\$5.20
\$112,000	\$9,333	\$7,000	14	\$7.70	\$5.60
\$120,000	\$10,000	\$7,500	15	\$8.25	\$6.00
\$128,000	\$10,667	\$8,000	16	\$8.80	\$6.40
\$136,000	\$11,333	\$8,500	17	\$9.35	\$6.80
\$144,000	\$12,000	\$9,000	18	\$9.90	\$7.20
\$152,000	\$12,667	\$9,500	19	\$10.45	\$7.60
\$160,000	\$13,333	\$10,000	20	\$11.00	\$8.00
\$168,000	\$14,000	\$10,500	21	\$11.55	\$8.40
\$176,000	\$14,667	\$11,000	22	\$12.10	\$8.80
\$184,000	\$15,333	\$11,500	23	\$12.65	\$9.20
\$192,000	\$16,000	\$12,000	24	\$13.20	\$9.60
\$200,000	\$16,667	\$12,500	25	\$13.75	\$10.00
\$208,000	\$17,333	\$13,000	26	\$14.30	\$10.40
\$216,000	\$18,000	\$13,500	27	\$14.85	\$10.80
\$224,000	\$18,667	\$14,000	28	\$15.40	\$11.20
\$232,000	\$19,333	\$14,500	29	\$15.95	\$11.60
\$240,000	\$20,000	\$15,000	30	\$16.50	\$12.00

Please note that the actual benefit payable is based on the annual value of the cover divided by 52 (weeks). Therefore if you take out additional cover totaling 6 units, the maximum weekly benefit (before tax) is \$692.28 per week (\$115.38 weekly unit rate x 6 units).

Members can apply for cover of up to \$50,000 per month subject to the following limitations:

1. Applications for cover of up to \$25,000 per month (50 units) made within the "Special Offer Window" (see the next page) will be automatically accepted. For members who were members of the Fund and Actively at Work as at 20 November 2010, there will be no restriction on benefits.

Members who join AMIST Super on or after 20 November 2010 will be automatically accepted for cover of up to \$25,000 if they apply within the "Special Offer Window".

2. Members who apply for cover greater than \$25,000 per month (51 to 100 units) will need to complete a medical questionnaire. These applications are subject to approval by the Insurer.
3. Regardless of the amount of Income Protection cover a member has been approved for, benefits will be limited to a maximum of 75% of income.

The table on the next page provides a guide to the amount of cover that is provided for up to 30 units of cover. Cover is available up to a limit of 100 units.

It is important to note that the benefits are capped at 75% of a member's monthly income. Therefore members will not receive any benefit above that level, even if they have actually taken out a higher level of cover.

Increasing cover – Special Offer Window

New members will have 90 days to elect to automatically increase their level of cover. This 90-day “Special Offer Window” starts on the date the new member receives their “welcome to the Fund” letter. The level of cover will commence from the date the member is first covered under this Policy.

Members may apply to increase their cover outside of the 90-day window, however after the 90-day limit; the increased cover amount will be subject to New Events Cover.

How to apply for additional cover

Members applying for up to 50 units of cover can complete the *Application to Increase Income Protection form* at the back of this Guide.

Where a Member joins the fund and is accepted for Default Cover (five units) they can apply for additional units of cover of up to 50 units without being assessed for their insurability, subject to confirming that they are Actively at Work on the later of:

- 90 days from the date of the welcome letter sent to the Member; or
- six months since the Member first commenced employment

Where the Member cannot confirm that they are Actively at Work they will be eligible for New Events Cover only for their additional units of cover above the Default Units under Automatic Acceptance.

New Events Cover will apply until the earliest of:

- the New Events Cover has been in place for 12 consecutive months and the member is Actively at Work after which the New Events Cover will convert to Full Cover; or
- where the member was not Actively at Work after the New Events Cover had been in place for 12 consecutive months and the member subsequently returns to being Actively at Work for 30 consecutive days after which the New Events Cover will become Full Cover.

Members applying for more than 50 units of cover will need to complete the *Application to Increase Income Protection cover above 50 units form*. This form contains a medical questionnaire which will be reviewed by the Insurer and the amount of cover provided will be at the discretion of the insurer. You will be advised of the amount of cover that has been approved. Please contact the **AMIST Super Hotline** on **1800 808 614** if you wish to apply for more than 25 units of cover.

Opt out or reduce cover

Income Protection insurance cover is automatically provided to members of AMIST Super who are under 70 and meet the eligibility criteria. The cover is not compulsory and members may opt out of cover or reduce their cover at any time by advising AMIST Super that they do not wish to have Income Protection cover or they wish to reduce their level of cover.

A member who wishes to opt out of cover or reduce cover must request this by writing to:

AMIST Super,
Locked Bag 5390
Parramatta NSW 2124

A member who makes an opt-out request within 90 days of their Welcome Letter being sent to them will receive a refund of any premiums already deducted.

After the expiry of the 90 days, no Income Protection Insurance premiums that you have previously paid will be refunded.

A member who has opted out of cover may elect to have cover reinstated provided that they are Actively at Work. However, any benefit entitlement will be subject to the New Events Cover which will apply until the earliest of:

- (i) the New Events Cover has been in place for 12 consecutive months and the member is Actively at Work after which the New Events Cover will convert to Full Cover; or
- (ii) where the Member was not Actively at Work after the New Events Cover had been in place for 12 consecutive months and the member subsequently returns to being Actively at Work for 30 consecutive days after which the New Events Cover will become Full Cover.

Cessation of cover

Cover will continue for Insured Members until the earlier of:

- The Insured Member elects in writing to cancel cover; or
- The Insured Member reaches the Maximum Age Limit of 70; or
- There are insufficient funds in the Insured Member's account to cover the premium; or
- The Insured Member ceases to be a member of AMIST Super, including where a member's account is transferred to the Fund's Eligible Rollover Fund; or
- If or when this Policy ceases, subject to FSC Guidance Note No 11 - Group Insurance Takeover Terms; or
- The member's premiums remain unpaid 30 days after the premium due date; or
- Where an Insured Member account remains inactive for 16 months resulting in the account balance being transferred to the Australian Taxation Office (ATO) under the “Protecting Your Super” legislation in effect from 1 July 2019. Further details are in the AMIST Super Contributions Fact sheet; or
- 12 months after the commencement of unpaid leave; or
- The Insured Member dies; or
- The Insured Member joins the armed forces (excluding Reserves residing in Australia).

Reinstatement of cover

An Insured Member whose cover ceased as a result of having insufficient funds in their account to cover premium will have the cover reinstated if:

- a)
 - i. The next employer contribution is made within six (6) months of cessation of cover; and
 - ii. Provided this payment is made in compliance with the SG guidelines of 28 days following the end of the first quarter of the member's employment and the member is Actively at Work; and
 - iii. That premium is paid for the full period, inclusive of the period when cover had ceased; and
 - iv. The member is Actively at Work.
- b) The Insured Member was a member of AMIST Super from the time their cover ended to the time the employer superannuation contribution (referred above) is made; and
- c) The Insured Member had not previously requested cancellation of their cover.

The amount of cover reinstated will be the amount the Insured Member had immediately before it ceased and will recommence from the latest of:

- The date the Insured Member last commenced or recommenced employment with their most recent employer;
- The date the Insured Member's most recent employer last became a participating employer of The Fund;
- The beginning of the period to which the employer contribution referred to above in b);
- The day after the Insured Member's cover under this Policy ended.

If the member is not Actively at Work on the date their cover recommences then, until such time that Insured Member has been Actively at Work for a period of 2 consecutive months, they will only be entitled to New Events Cover.

Any cover that recommences under this clause will, on and from the date it recommences, apply to an Insured Member to the exclusion of any other cover that applied to the Insured Member before that date.

Income

Income is the amount earned through the personal exertion of the Insured Member from his or her usual employment and calculated by either:

- a) the annual wages or salary of the Insured Member as evidenced by their employer at the time of Total Disablement;
- b) the average weekly income before personal deductions and income tax, including overtime and all allowances actually paid to the Insured Member during the immediate 52 weeks prior to the disablement. Where the Insured Member has less than 52 week of Continuous Cover, the income will be pro-rated over the number of weeks of their Continuous Cover;
- c) for self-employed members, the gross income earned less all business expenses incurred in earning that income, excluding depreciation and Superannuation payments made to AMIST Super on behalf of the Insured Member.

Where the benefit from this amount is less than default cover (5 units), the income will be based on the gross business

income only, up to a maximum of the default cover subject to the insured providing n2n Claims Solutions with their tax assessment for the immediately preceding year.

Automatic Acceptance Limit (AAL)

The Automatic Acceptance Limit is the maximum amount of cover a member may select at commencement without the requirement of medical underwriting. This limit has been set at \$25,000 per month, subject to a maximum of 75% of income.

Any level of cover applied for over this limit will require full medical underwriting and will only commence upon acceptance of risk by the Insurer.

Worldwide cover

Overseas residence and travel will be covered except when a member travels to a country that, as at the day prior to their date of travel, is the subject of an Australian Government's travel advisory notice, issued by Department of Foreign Affairs & Trade (DFAT), advising against all travel to that country. If the travel advisory notice is downgraded then any Injury or Sickness that occurs after such downgrade will be covered, subject always to the terms of the Policy.

For a member who is deemed totally disabled whilst overseas or travels overseas after the commencement of a period of disability; their benefits shall be limited to a maximum of 12 weeks whilst they remain overseas. Upon return to Australia, or a country acceptable to the Insurer, their benefits may recommence.

A member who is not an Australian resident and takes leave without pay will continue to be covered by this policy for a maximum of 90 days from the commencement date of such leave. However, the employer must approve the leave without pay and premium for this period of leave without pay must continue to be paid. The member's average income will be calculated from the 12 months prior to the commencement of the leave without pay.

When are benefits not paid?

Benefits will not be paid:

- If the Insured Member is under more than one of the Benefits in respect of the same period of time
- In excess of the maximum benefit period of 104 weeks (2 years), in respect of any one Injury or Sickness
- Throughout the Waiting Period (30 days)
- Beyond the date of the Insured Member's death
- Once the Insured Member is deemed fit to return to work by a medical practitioner.
- If the claim relates to an Injury that occurred prior to the commencement of Income Protection Insurance Cover.
- If the claim relates to an Injury where the disability occurs more than twelve months after the Injury.
- If you are receiving income from another source (e.g. Workers Compensation) that is equal to or exceeds the benefit payable under the policy.

- If the Insured Member fails to follow medical treatment or advice. Any number of days where the Insured Member fails to follow medical treatment or advice will be deducted off the Maximum Benefit Period (104 weeks).
- If a fraudulent claim is made in respect of the Insured Member.
- If the Insured Member is serving a prison sentence. Any number of days where the Insured Member is incarcerated will be deducted off the Maximum Benefit Period (104 weeks).

Exclusions

The Policy will not respond to any Injury or Sickness directly caused by or resulting from:

- (i) Any consequence of war, invasion or civil war
- (ii) Intentional self-inflicted Injury or Sickness, including any attempt at suicide
- (iii) Uncomplicated pregnancy or childbirth
- (iv) Any pre-existing Sickness unless waived under the Special Provisions of this Policy
- (v) Any criminal act which results in an Insured Member being charged by the police. Should the Insured Member subsequently be found not guilty of the act in question or the charges are withdrawn, this exclusion will not apply.
- (vi) Any claim relating to an Injury that occurred prior to the commencement of Income Protection cover with AMIST Super (refer to the definition of "Injury" on the next page).

Definitions

Actively at Work

When an Insured Member is considered, in the insurer's opinion, to be capable of performing all the duties of their usual occupation and capable of working their usual hours without restriction. An Insured Member who is on employer approved leave, not exceeding 12 consecutive months, shall also be considered to be Actively at Work provided that leave is not in connection to an Injury or Sickness. In the event an Insured Member is on maternity leave and is subsequently unable to return to work due to Injury or Sickness, the period of disablement is deemed not to commence until 2 months after the end of the pregnancy.

Continuous Cover

An unbroken period of time that an Insured Member has been covered under an Income Protection policy provided to the member. If an Insured Member ceases cover, their Continuous Cover period ends on that date.

If an Insured Member recommences cover under an Income Protection policy provided to the member by the Insurer, their new Continuous Cover period commences on the date their cover recommences.

Injury

A physical Injury which occurs fortuitously whilst Continuous Cover is in force and which results in disablement within 12 calendar months from the date of its occurrence and which continues for a period of not less than the waiting period, but does not include any condition which is also a Sickness.

Sickness

Sickness means any illness or disease, not falling within the definition of Injury, that first manifests during the period of insurance and which prevents the Insured Member from paid employment.

Insured Member

A member of the Fund who meets the Commencement of Cover criteria.

New Events Cover

An Insured Member is only covered for a Sickness that first becomes apparent or an Injury that first occurs on or after the date cover commenced.

Total Disablement

As a result of Injury or Sickness the Insured Member is prevented from engaging in his or her usual occupation with their employer. The Insured Member must be Actively at Work at the time of the said Injury or Sickness occurs, and must be under the regular care of and acting in accordance with the instructions or professional advice of a Medical Practitioner or other appropriately qualified practitioner.

The insurance is issued by Windsor Income Protection Pty Ltd (AFS No 400598) on behalf of certain Underwriters at Lloyd's.

This document does not contain full details of the contract between AMIST and its insurer and only offers a general guide to the insurance offered by AMIST Super. Full details of the insurance arrangement are contained in the Insurance Policy Document. If you require further information about the insurance AMIST Super offers please contact the AMIST Super Hotline on 1800 808 614. Income Protection insurance is provided under contract between the Trustee and Lloyds of London, managed by Windsor Income Protection Pty Ltd (ABN 56 104 714 171) with claim services provided by n2n Claims Solutions Pty Ltd (ABN 60 603 109 888).

APPLICATION TO

Change Life and/or TPD



This application form is to be used to apply for additional Life and Total and Permanent Disability Insurance, where special provisions on joining do not apply. This form can also be used to reinstate lapsed or previously cancelled cover.

Please write in BLOCK letters and use a BLUE or BLACK ballpoint pen. Leave a box between words. Where applicable mark boxes with X. Please answer all the questions as accurately as possible and provide additional information wherever requested. You may be required to undergo additional medical tests or and underwriter may contact you over the phone for further information. Any request will be considered invalid if not signed and dated. Once you have completed this form, please return to AMIST Super Locked Bag 5390 Parramatta NSW 2124

DUTY OF DISCLOSURE - IMPORTANT INFORMATION BEFORE YOU BEGIN THIS APPLICATION

You have a duty of disclosure when applying for insurance. If you do not comply with your duty of disclosure AIA Australia Limited (AIA), the insurer, may avoid or vary your cover. This means you may not be able to claim your benefit or the amount you will receive will be reduced. Before answering the questions contained in this application form it is important that you carefully read the Duty of Disclosure section on page 5 of this form which explains what you must disclose and the effect if you don't comply with your duty of disclosure.

MEMBER DETAILS

AMIST Super member no:

(This information will be used to update our records where necessary.)

Mr/Mrs/Ms/Miss/Other

Surname

Given Names

Date of Birth (ddmmyyyy)

Address

Street Number

Street Name

Suburb/Town

State

Postcode

Telephone (daytime)

Mobile

Gender

☐ Male ☐ Female

Email

Preferred contact time:

☐

Morning 9 - 12

☐

Afternoon 12 - 6

Are you a permanent resident of Australia?

Yes

☐

No

☐

ABOUT YOUR INSURANCE NEEDS

Total required cover:

Life Cover

Total & Permanent Disability Cover

Units

Units

Existing Policy Cover (if known)

Units

Units

Additional Policy Cover Requested

Units

Units

Total Policy Cover Requested

(= Existing + Additional Policy
Cover Requested)

YOUR WORK

1 What industry do you work in? (eg. banking, agriculture, education)

What is your current occupation?

What is your current gross annual salary?

2 Do you work more than 15 hours or more per week?

Yes ☐ No ☐

YOUR INSURANCE HISTORY

3 Has an application for Life, Trauma, TPD or Disability Insurance on your life ever been declined, deferred or accepted with a loading or exclusion or any other special condition or terms?

Yes ☐ No ☐

4 Have you ever made a claim for or received sickness, accident or disability benefits, Worker's Compensation or any other form of compensation due to illness or injury?

Yes ☐ No ☐

5 Do you currently have or are you applying for insurance with AIA Australia Limited (AIA) (in addition to this application) or any other insurance company or superannuation fund?

Yes ☐ No ☐

If "Yes", please give details in the table below.

Product/Type	Total amount of cover	To be replaced by this cover?	
Life Insurance		Yes <input type="checkbox"/>	No <input type="checkbox"/>
Total & Permanent Disability		Yes <input type="checkbox"/>	No <input type="checkbox"/>

YOUR HEALTH

6. What is your height? cm What is your weight? kg

7. Have you smoked in the last 12 months?

Yes ☐ No ☐

8. In the last 3 years have you suffered from, been diagnosed with or sought medical advice or treatment for any of the following?

Please tick all boxes that apply.

☐ Headache or Migraine

(eg. tension or cluster headaches or migraines)

☐ Lung or Breathing Conditions

(eg. asthma, sleep apnoea)

☐ Eyesight Conditions

(does not incl. contact lenses or glasses for near or far sightedness)

☐ Ear or Hearing Conditions

(eg. hearing loss, tinnitus or swimmer's ear)

☐ Muscle, Tendon or Ligament Problems

☐ Trapped Nerves

(eg. carpal tunnel syndrome pinched nerve, tennis elbow)

☐ Infectious Diseases (Excluding cold and flu) ☐ Gout

☐ None of the above conditions

If you have selected any of the above conditions in question 8, please give details in the table below.

Condition	Details (incl. dates, symptoms, treatment)

☐ High Blood Pressure ☐ High Cholesterol ☐ Chronic Fatigue / Fibromyalgia

☐ None of the above conditions

Condition	Details (incl. dates, symptoms, treatment)

- ☐ Bone, Joint or Limb Conditions
- ☐ Brain or Nerve Conditions (incl. stroke)
- ☐ Psychological or Emotional Conditions
- ☐ Genitourinary Conditions
- ☐ Kidney or Liver Conditions
- ☐ None of the above conditions
- ☐ Back or Neck pain
- ☐ Cancer, Cyst, Growth, Polyps or Tumour
- ☐ Thyroid Conditions
- ☐ Autoimmune Conditions
- ☐ Diabetes
- ☐ Digestive Conditions
- ☐ Skin Conditions
- ☐ Heart Related Conditions
- ☐ Blood Conditions

Condition	Details (incl. dates, symptoms, treatment)

Yes ☐ No ☐ Unknown ☐ If 'Yes', please give details in the table below.

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

YOUR LIFESTYLE

14. Do you have firm plans to travel or reside in another country other than New Zealand, America, Canada, the United Kingdom or Europe?

Yes ☐

No ☐

If 'Yes', please give details in the table below.

Country	Length of stay

15. Do you regularly engage in or intend to engage in any of the following activities? Please tick all boxes that apply.

☐ Water Sports

(eg. underwater diving, rock fishing)

☐ Sky Sports

(eg. skydiving, hang gliding, parachuting, ballooning)

☐ Motor Sports

(eg. motorcycle, auto, motor boat)

☐ Aviation

(other than as a fare paying passenger on a commercial airline)

☐ Combat Sports or Martial Arts

(eg. martial arts, boxing, fencing)

☐ Horse Sports

(eg. polo, horse riding, rodeo, dressage, jumping)

☐ Field Sports

(eg. Hockey or football of any code including touch or tag and soccer)

☐ Hunting

(of any kind)

☐ Any activity not mentioned

(eg. base jumping, caving, outdoor rock climbing)

☐ None of the above activities

Please provide details for any activities you have selected above:

Activity	Details

16. Have you within the last 5 years used any drugs that were not prescribed to you (other than over the counter drugs) or have you exceeded the recommended dosage of any medication?

Yes ☐

No ☐

If 'Yes', please give details in the table below.

Drug/Medicine	Reason for use

17. On average, how many standard alcoholic drinks do you consume each week (a standard drink is equivalent to either a 125ml glass of wine, a schooner of light beer, a middy/pot of full strength beer or a 30ml shot of spirits)? per week

18. Have you ever been advised by health professional to reduce your alcohol consumption?

Yes ☐

No ☐

19. Do you currently have HIV (Humane Immunodeficiency Virus) that causes AIDS (Acquired Immune Deficiency Syndrome)?

Yes ☐

No ☐

If 'No', are you in a high risk category for contracting HIV?

Yes ☐

No ☐

20. Other than already disclosed in this application, do you presently suffer from any condition, injury or illness, which you suspect may require medical advice or treatment in the future?

Yes ☐

No ☐

If 'Yes', please give details in the table below.

Condition	Details

YOUR DUTY OF DISCLOSURE

A person who enters into a life insurance contract in respect of your life has a duty, before entering into the contract, to tell the insurer anything that he or she knows, or could reasonably be expected to know, which may affect the insurer's decision to provide the insurance and on what terms.

The person entering into the contract has this duty until the insurer agrees to provide the insurance.

The person entering into the contract has the same duty before he or she extends, varies or reinstates the contract.

The person entering into the contract does not need to tell the insurer anything that:

- reduces the risk the insurer insures him or her for; or
- is common knowledge; or
- the insurer knows or should know as an insurer; or
- the insurer waives his or her duty to tell them about.

If the person does not tell the insurer something that he or she knows, or could reasonably be expected to know, this may affect the insurer's decision to provide the insurance and on what terms, and may be treated by the insurer as a failure by the person entering into the contract to tell the insurer something that he or she must disclose to the insurer.

If the person entering the contract does not tell the insurer something

In exercising the following rights, the insurer may consider whether different types of cover can constitute separate contracts of life insurance. If they do, the insurer may apply the following rights separately to each type of cover.

If the person entering into the contract does not tell the insurer anything he or she is required to, and the insurer would not have provided the insurance if he or she had disclosed the information, the insurer may avoid the contract within 3 years of entering into it.

If the insurer chooses not to avoid the contract, the insurer may, at any time, reduce the amount of insurance provided. This would be worked out using a formula that takes into

account the premium that would have been payable if the person had told the insurer everything he or she should have.

However, if the contract has a surrender value, or provides cover on death, the insurer may only exercise this right within 3 years of entering into the contract.

If the insurer chooses not to avoid the contract or reduce the amount of insurance provided, the insurer may, at any time vary the contract in a way that places the insurer in the same position the insurer would have been in if the person had told the insurer everything he or she should have. However, this right does not apply if the contract has a surrender value or provides cover on death.

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

DECLARATION

I have read and understood my Duty of Disclosure and understand that this duty applies until formal notification of acceptance.

- My answers to the questions are true, and I have not deliberately withheld any information or material to the proposed insurance.
- I agree to be bound by the terms and conditions set out in the insurance policy document.
- I consent to the collection, use and disclosure of personal information by AIA Australia Limited (AIA) and its service providers in order to assess my application and any claim under the policy.
- I have read and understood the Privacy Statement and agree to the collection, use and disclosure of personal information as described.
- I consent to the insurer seeking medical information from any doctor/hospital/health care professional whom I have consulted.
- I understand that cover under a policy does not begin until acceptance by the insurer, of which I will be notified in writing.
- I have read the insurance section of the current Product Disclosure Statement.

Signature of Applicant

Date dd/mm/yyyy

As part of the overall assessment process AIA may contact you by phone if further information is required.

Insurance products are issued by by AIA Australia Limited (AIA).

Australian Meat Industry Superannuation Pty Limited (Trustee) ABN:25 002 981 919 RSE Licence: L0000895 AFSL: 238829 as Trustee for Australian Meat Industry Superannuation Trust (AMIST) ABN: 28 342 064 803 Registration No. R1001778

AMIST Super Hotline
1800 808 614

www.amist.com.au
service@amist.com.au
Locked Bag 5390
Parramatta NSW 2124



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Request to increase Insurance - Life Event



Use this form to apply to increase your insurance cover when a specific life event has occurred. You can apply for one life event increase per year and up to three times in total.

Please write in BLOCK letters and use a BLUE or BLACK ballpoint pen.

Once you have completed this form, please return to AMIST Super, along with proof of your life event Locked Bag 5390 Parramatta NSW 2124

DUTY OF DISCLOSURE - IMPORTANT INFORMATION BEFORE YOU BEGIN THIS APPLICATION

You have a duty of disclosure when applying for insurance. If you do not comply with your duty of disclosure AIA Australia Limited (AIA), the insurer, may avoid or vary your cover. This means you may not be able to claim your benefit or the amount you will receive will be reduced. Before answering the questions contained in this application form it is important that you carefully read the Duty of Disclosure section on page 3 of this form which explains what you must disclose and the effect if you don't comply with your duty of disclosure.

1. MEMBER DETAILS

AMIST Super member no:

(This information will be used to update our records where necessary.)

Mr/Mrs/Ms/Miss/Other

Surname

Given Names

Residential Address

Street Number

Street Name

Suburb/Town

State

Postcode

Postal Address (if different from residential address)

Street Number / PO Box

Street Name

Suburb/Town

State

Postcode

Date of Birth (ddmmyyyy)

Telephone (daytime)

Mobile

Email

Employer Name

2. LIFE EVENT:

Please provide details of the life event under which you are applying to increase your insurance cover:

☐

Marriage

☐

Mortgage on primary residence

☐

Birth or adoption of a child

☐

Upon turning 30 or 50 years of age

Date of life event:

The life event must have occurred within the last 12 months.

Please attach evidence of this life event – see Important Information for a list of documents required.

3. INCREASE AMOUNT REQUESTED:

Select the amount of extra cover you are requesting:

Death cover ☐ 1 unit

TPD cover ☐ 1 unit

4. ELIGIBILITY QUESTIONS:

Please answer the following questions:

- Are you restricted, due to illness or injury, from carrying out the identifiable duties of your current and normal occupation on a full-time basis (even if you are not currently working on a full-time basis)? Full-time basis is considered to be at least 30 hours per week.

Yes ☐

No ☐

If you answered 'yes' to the above question, you will not be eligible to increase your insurance cover by submitting this form. Instead, please complete an Application for Insurance, which can be obtained online from www.amist.com.au or by contacting AMIST Super.

5. DECLARATION AND SIGNATURE:

By signing this form I am making the following statements:

- I have fully read and understood this form including the Important Information.
- I have read AMIST Super's Product Disclosure Statement and Insurance Guide.
- I declare that the answers to the questions in this application are true and correct.
- I have read and understood the Duty of Disclosure on page 3 and I have not withheld any information that may affect the insurer's decision as to whether or not to accept my application for cover.
- I have read the Privacy section on page 3. I understand that AMIST Super and its insurer may undertake appropriate enquiry and investigation to verify the answers I have provided.
- I understand that insurance cover will not commence until I am notified of acceptance by AMIST Super.
- I agree to the deduction of the additional premium applicable for this increased level of insurance cover.

Signature

Date

IMPORTANT INFORMATION

Providing Evidence of Life Event:

The below table shows the required documentation you need to attach to this request:

Life Event	Certified Documentation Required
Marriage	Marriage certificate
Birth of a child	Birth certificate of child
Adoption of a child	Order effecting an adoption or an entry in an official public record of the adoption of the child
New mortgage	Written confirmation of the new mortgage from the mortgage provider and a Statutory Declaration confirming the mortgage is on a property that is or will be your primary place of residence
Upon turning 30 or 50 years of age	Nil evidence required

YOUR DUTY OF DISCLOSURE

A person who enters into a life insurance contract in respect of your life has a duty, before entering into the contract, to tell the insurer anything that he or she knows, or could reasonably be expected to know, which may affect the insurer's decision to provide the insurance and on what terms.

The person entering into the contract has this duty until the insurer agrees to provide the insurance.

The person entering into the contract has the same duty before he or she extends, varies or reinstates the contract.

The person entering into the contract does not need to tell the insurer anything that:

- reduces the risk the insurer insures him or her for; or
- is common knowledge; or
- the insurer knows or should know as an insurer; or
- the insurer waives his or her duty to tell them about.

If the person does not tell the insurer something that he or she knows, or could reasonably be expected to know, this may affect the insurer's decision to provide the insurance and on what terms, and may be treated by the insurer as a failure by the person entering into the contract to tell the insurer something that he or she must disclose to the insurer.

If the person entering the contract does not tell the insurer something

In exercising the following rights, the insurer may consider whether different types of cover can constitute separate contracts of life insurance. If they do, the insurer may apply the following rights separately to each type of cover.

If the person entering into the contract does not tell the insurer anything he or she is required to, and the insurer would not have provided the insurance if he or she had disclosed the information, the insurer may avoid the contract within 3 years of entering into it.

If the insurer chooses not to avoid the contract, the insurer may, at any time, reduce the amount of insurance provided. This would be worked out using a formula that takes into account the premium that would have been payable if the person had told the insurer everything he or she should have.

However, if the contract has a surrender value, or provides cover on death, the insurer may only exercise this right within 3 years of entering into the contract.

If the insurer chooses not to avoid the contract or reduce the amount of insurance provided, the insurer may, at any time vary the contract in a way that places the insurer in the same position the insurer would have been in if the person had told the insurer everything he or she should have. However, this right does not apply if the contract has a surrender value or provides cover on death.

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

YOUR PRIVACY

Personal information is protected by the AMIST Super Privacy Policy. The AMIST Super Privacy Policy outlines the approach that Australian Meat Industry Superannuation Pty Limited, takes to the personal information which is collected in the course of work. AMIST Super is bound by the National Privacy Principles contained in the Privacy Act 1988 (and subsequent amendments). For more information, please contact AMIST Super or obtain a copy of the Privacy Policy from www.amist.com.au.

CONTACT AMIST SUPER

Telephone: 1800 808 614

Facsimile: 1300 855 378

Website: www.amist.com.au

Life and TPD products are offered by AIA Australia Limited (AIA).

Income Protection is provided by Australian Income Protection Pty Ltd on behalf of certain underwriters at Lloyds.

Australian Meat Industry Superannuation Pty Limited (Trustee) ABN:25 002 981 919 RSE Licence: L0000895 AFSL: 238829 as Trustee for Australian Meat Industry Superannuation Trust (AMIST) ABN: 28 342 064 803 Registration No. R1001778

AMIST Super Hotline
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www.amist.com.au
service@amist.com.au

Locked Bag 5390
Parramatta NSW 2124



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APPLICATION TO INCREASE OR DECREASE

Income Protection



Complete this form in black ink using block letters. Any request will be invalid if not signed and dated.

Please mail this form to: AMIST Super, Locked Bag 5390, Parramatta NSW 2124 or fax to 1300 855 378 or email to service@amist.com.au

DUTY OF DISCLOSURE - IMPORTANT INFORMATION BEFORE YOU BEGIN THIS APPLICATION

You have a duty of disclosure when applying for insurance. If you do not comply with your duty of disclosure Windsor Income Protection may avoid or vary your cover. This means you may not be able to claim your benefit or the amount you will receive will be reduced. Before answering the questions contained in this application form it is important that you carefully read the Duty of Disclosure section on page 2 of this form which explains what you must disclose and the effect if you don't comply with your duty of disclosure.

MEMBER DETAILS

AMIST Membership Number

Date of birth (dd/mm/yyyy)

Mr/Mrs/Ms/Miss

Surname

Given Names

Street Number / PO Box

Street Name

Suburb

State

Postcode

Telephone (Home)

Telephone (Mobile)

Email

DO YOU WANT TO CHANGE YOUR LEVEL OF INCOME PROTECTION INSURANCE COVER?

If you earn more than \$40,000 per year, you have the opportunity to increase your cover. If you do this within 90 days of receiving your Welcome Letter from us, increased cover will also be automatic with no questions asked.

Remember, cover can only be for a maximum of 75% of your current average pay. Cover can be purchased in single units, each offering the equivalent of \$500 in cover per month (\$115.38 per week for each unit of cover). Please see the table on page 15 of the Insurance Guide booklet and select the level of cover that best suits your needs.

I want a total of units of Income Protection insurance (default cover is 5 units).

ARE YOU AN OFFICE WORKER?

Please tick the box if you are an Office Worker and return the form to us.

☐

Yes, I am an Office Worker.

Office Workers (defined as 'White Collar' in the insurance policy) are members who perform only non-manual duties and work at least 75% of the time in an office environment and have done so for at least 12 months. If you are completing this declaration to advise that you are an office worker please refer to the Duty of Disclosure on the following page.

Signature of member:



Date (dd/mm/yyyy)

Sign here

YOUR DUTY OF DISCLOSURE

A person who enters into a life insurance contract in respect of your life has a duty, before entering into the contract, to tell the insurer anything that he or she knows, or could reasonably be expected to know, which may affect the insurer's decision to provide the insurance and on what terms.

The person entering into the contract has this duty until the insurer agrees to provide the insurance.

The person entering into the contract has the same duty before he or she extends, varies or reinstates the contract.

The person entering into the contract does not need to tell the insurer anything that:

- reduces the risk the insurer insures him or her for; or
- is common knowledge; or
- the insurer knows or should know as an insurer; or
- the insurer waives his or her duty to tell them about.

If the person does not tell the insurer something that he or she knows, or could reasonably be expected to know, this may affect the insurer's decision to provide the insurance and on what terms, and may be treated by the insurer as a failure by the person entering into the contract to tell the insurer something that he or she must disclose to the insurer.

If the person entering the contract does not tell the insurer something

In exercising the following rights, the insurer may consider whether different types of cover can constitute separate contracts of life insurance. If they do, the insurer may apply the following rights separately to each type of cover.

If the person entering into the contract does not tell the insurer anything he or she is required to, and the insurer would not have provided the insurance if he or she had disclosed the information, the insurer may avoid the contract within 3 years of entering into it.

If the insurer chooses not to avoid the contract, the insurer may, at any time, reduce the amount of insurance provided. This would be worked out using a formula that takes into account the premium that would have been payable if the person had told the insurer everything he or she should have.

However, if the contract has a surrender value, or provides cover on death, the insurer may only exercise this right within 3 years of entering into the contract.

If the insurer chooses not to avoid the contract or reduce the amount of insurance provided, the insurer may, at any time vary the contract in a way that places the insurer in the same position the insurer would have been in if the person had told the insurer everything he or she should have. However, this right does not apply if the contract has a surrender value or provides cover on death.

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

Insurance Transfer Form



Please complete this form in BLOCK letters using a black ballpoint pen.

IMPORTANT.

If your current insurance is subject to any premium loadings or exclusions you will be unable to transfer your cover to AMIST Super. Do not cancel your existing insurance cover just yet.

Rolling over your superannuation results in cancellation of any insurance cover attached to that account, so you should delay such action until your new insurance terms with AMIST Super have been confirmed in writing. This will ensure that you are covered during the transfer period, plus you can check that your new insurance with us is satisfactory. A Life Insurance benefit will not be paid above 1 unit and no Total and Permanent Disability (TPD) benefit will be paid if the illness or injury resulting in Death or TPD is directly or indirectly caused by any intentional self-inflicted injury or any attempt to commit suicide, whether sane or not at the time.

You can apply to transfer your current life and Total and Permanent Disablement (TPD) insurance policy to AMIST Super up to a maximum of 20 units, if you are covered by another complying superannuation fund ('former fund').

Transfer instructions:

1. Obtain a recent Member Statement from your 'former fund' or 'individual insurer', confirming your **type and level of coverage. This Member Statement must be received by AMIST Super within 60 days of its issue date.**
2. Complete all parts of this form (A, B and C) and acknowledge the Duty of Disclosure section.
3. Return completed form and Member Statement to AMIST Super within 60 days of signing and dating.

Please note: your insured cover with AMIST Super is based on your age, and reduces over time until it reaches nil coverage at age 70. Please see the insurance tables in the Insurance Guide booklet for more information or call the **AMIST Super Hotline on 1800 808 614**, and we'll be happy to help.

DUTY OF DISCLOSURE - IMPORTANT INFORMATION BEFORE YOU BEGIN THIS APPLICATION

You have a duty of disclosure when applying for insurance. If you do not comply with your duty of disclosure AIA Australia Limited (AIA), the insurer, may avoid or vary your cover. This means you may not be able to claim your benefit or the amount you will receive will be reduced. Before answering the questions contained in this application form it is important that you carefully read the Duty of Disclosure section on page 3 of this form which explains what you must disclose and the effect if you don't comply with your duty of disclosure.

Part A — Personal details (Please tick (✓) appropriate box for each Question)

1.	a. I will cancel all insurance cover with my former fund or individual insurer within 60 days of receiving confirmation from AMIST Super of my successful transfer application;	
	b. I will not effect a continuation option, reinstate or transfer cover with my former fund or individual insurer, to any other part of the former fund or to any individual insurer or fund, other than AMIST Super;	
	c. I understand that my cover, once accepted, will be subject to the terms and condition relating to insurance provided by AMIST Super.	
I confirm the above statements are true and correct and I agree to abide by these requirements.		<input type="checkbox"/> No <input type="checkbox"/> Yes
If you have ticked 'No' you are not eligible for insurance transfer into AMIST Super. You will receive the default cover applicable to all new members (conditions apply). You are not required to complete the remaining sections of this form.		
2.	Are you restricted, due to injury or illness, from carrying out the identifiable duties of your current and normal occupation on a full-time basis (even if you are not currently working on a full-time basis)? Full-time basis is considered to be at least 30 hours per week even though you may not actually be currently working that number of hours.	<input type="checkbox"/> No <input type="checkbox"/> Yes
3.	Have you been paid, or are you eligible to be paid, or have you lodged a claim for a Total and Permanent Disablement or disability benefit from another superannuation fund or under a life insurance policy?	<input type="checkbox"/> No <input type="checkbox"/> Yes
4.	Have you been diagnosed with an illness that reduces your life expectancy to less than 3 years?	<input type="checkbox"/> No <input type="checkbox"/> Yes
If you have ticked 'Yes' to question 2, 3 or 4 you are not eligible for insurance transfer into AMIST Super.		
5.	Is your cover with the former fund or individual insurer subject to any premium loadings and/or exclusions, including but not limited to pre-existing condition exclusions, or restrictions in regards to medical or other conditions?	<input type="checkbox"/> No <input type="checkbox"/> Yes
If you have ticked 'Yes' to question 5 you are not eligible for insurance transfer into AMIST Super.		

Part A — continued

Surname	Given name(s)	Date of birth
<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Address		
<input type="text"/>		
State		Postcode
<input type="text"/>		<input type="text"/>
AMIST Super member number (if known)	Phone number	Email address
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>		
Name of current employer	Name of former fund or individual insurer	
<input type="text"/>	<input type="text"/>	
Former fund member number or Life Policy Number	Former fund SPIN (if known, not applicable for individual policies)	
<input type="text"/>	<input type="text"/>	

Part B — Details of current cover with Former Fund

I confirm the details of my current Death and TPD cover with the former fund or individual insurer are as follows:

Death cover	Date cover started
\$ <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
TPD cover	Date cover started
\$ <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

Please note that you must transfer your total Death and TPD cover to AMIST Super.

Part C — Acknowledgments

Your Duty of Disclosure

A person who enters into a life insurance contract in respect of your life has a duty, before entering into the contract, to tell the insurer anything that he or she knows, or could reasonably be expected to know, which may affect the insurer's decision to provide the insurance and on what terms.

The person entering into the contract has this duty until the insurer agrees to provide the insurance.

The person entering into the contract has the same duty before he or she extends, varies or reinstates the contract.

The person entering into the contract does not need to tell the insurer anything that:

- reduces the risk the insurer insures him or her for; or
- is common knowledge; or
- the insurer knows or should know as an insurer; or
- the insurer waives his or her duty to tell them about.

If the person does not tell the insurer something that he or she knows, or could reasonably be expected to know, this may affect the insurer's decision to provide the insurance and on what terms, and may be treated by the insurer as a failure by the person entering into the contract to tell the insurer something that he or she must disclose to the insurer.

If the person entering the contract does not tell the insurer something

In exercising the following rights, the insurer may consider whether different types of cover can constitute separate contracts of life insurance. If they do, the insurer may apply the following rights separately to each type of cover.

If the person entering into the contract does not tell the insurer anything he or she is required to, and the insurer would not have provided the insurance if he or she had disclosed the information, the insurer may avoid the contract within 3 years of entering into it.

If the insurer chooses not to avoid the contract, the insurer may, at any time, reduce the amount of insurance provided. This would be worked out using a formula that takes into account the premium that would have been payable if the person had told the insurer everything he or she should have.

However, if the contract has a surrender value, or provides cover on death, the insurer may only exercise this right within 3 years of entering into the contract.

If the insurer chooses not to avoid the contract or reduce the amount of insurance provided, the insurer may, at any time vary the contract in a way that places the insurer in the same position the insurer would have been in if the person had told the insurer everything he or she should have. However, this right does not apply if the contract has a surrender value or provides cover on death.

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

Privacy

AMIST Super collects your personal information to establish and administer your superannuation account. If you choose not to provide your personal information we may not be able to process your membership application or administer your account. By signing this form, I confirm:

- I have read AMIST Super's Privacy Statement as outlined in the Product Disclosure Statement (PDS) and associated material that is incorporated by reference, such as the AMIST Super Insurance Guide. I understand how AMIST Super intends to handle my personal information and acknowledge that my personal information will only be used for the purposes specified.
- I consent to the collection and use of my personal information by the Trustee to establish and administer my superannuation account.

If you have any questions about your rights under the privacy legislation, please contact AMIST Super on **1800 808 614**.

I acknowledge that:

- if I do not fully complete, sign and date this application, I will not be eligible to transfer my existing cover to AMIST Super; and
- if the insurer has accepted my application, my cover will commence in AMIST Super on the date this application is accepted by the insurer subject to cancellation of my existing cover as outlined in Part A and B; and
- AMIST Super and the Insurer may undertake appropriate enquiry and investigation to verify the answers I have provided on this form; and
- I agree to provide AMIST Super or the insurer with any authority that may be necessary to access the health evidence I provided to my former fund, the former fund's insurer or my individual insurer for the purposes of assessing any application for that cover, and I agree that any failure to abide by my duty of disclosure to the former fund, former fund's insurer or individual insurer may be acted upon by AMIST Super or its insurer in respect of cover transferred on the basis of this application; and
- should it become apparent to AMIST Super or its Insurer that I have not undertaken the requirements that I confirmed in PART A, then any insured benefit that may be payable to me or my estate or my beneficiaries from AMIST Super may be reduced in whole or in part as a consequence of my failure to abide by these conditions. This reduction in benefit will, however, be limited to the extent that my benefit from AMIST Super is no less than I would have been eligible to receive under the terms of the policy between AMIST Super and the Insurer had I not applied for a transfer of cover.

- My transferred cover will commence in AMIST Super on the date the following are satisfied:
 - The date the insurer accepts my application; and
 - I cancel my existing insurance cover under my former fund; and
 - the whole account balance from my former fund has been transferred to AMIST Super (for Super transfers).

I acknowledge that:

- If the insurer accepts my application, my existing amount of:
 - Death and Total and Permanent Disablement (TPD) cover as at the transfer date under my former fund will be added to any existing Death and Total and Permanent Disablement (TPD) cover held with AMIST Super by allocation to my AMIST Super account, of sufficient units of AMIST Super insurance rounded up to the next whole unit. This is subject to a maximum of 20 units of cover.

I confirm I have:

- ☐ completed **PART A, B and C** of this Insurance Transfer Form, providing all the required details and signing the form; and
- ☐ attached an up-to-date statement from my former fund or written evidence from my individual insurer confirming the type and level of cover I have with the former fund or individual insurer (AMIST Super must receive this evidence within **60** days of it being issued).

Full name

Member's signature

Date

 / /

Please return the completed form, with attachments, to AMIST Super Locked Bag 5390 Parramatta NSW 2124.

Life and TPD products are offered by AIA Australia Limited (AIA).

Income Protection is provided by Australian Income Protection Pty Ltd on behalf of certain underwriters at Lloyds.

Australian Meat Industry Superannuation Pty Limited (Trustee) ABN:25 002 981 919 RSE Licence: L0000895 AFSL: 238829 as Trustee for Australian Meat Industry Superannuation Trust (AMIST) ABN: 28 342 064 803 Registration No. R1001778

AMIST Super Hotline
1800 808 614

www.amist.com.au
service@amist.com.au

Locked Bag 5390
Parramatta NSW 2124



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Office Worker occupation declaration



Use this form to advise AMIST Super that you qualify as an Office Worker in order to receive higher Life insurance and TPD cover at no extra cost, and be entitled to a reduced premium for Income Protection.

Please write in BLOCK letters and use a BLUE or BLACK ballpoint pen. Once you have completed this form, please return to AMIST Super Locked Bag 5390 Parramatta NSW 2124

DUTY OF DISCLOSURE - IMPORTANT INFORMATION BEFORE YOU BEGIN THIS APPLICATION

You have a duty of disclosure when applying for insurance. If you do not comply with your duty of disclosure AIA Australia Limited or Windsor Income Protection, the insurers, may avoid or vary your cover. This means you may not be able to claim your benefit or the amount you will receive will be reduced. Before answering the questions contained in this application form it is important that you carefully read the Duty of Disclosure section on page 2 of this form which explains what you must disclose and the effect if you don't comply with your duty of disclosure.

1. MEMBER DETAILS

AMIST Super member no:

(This information will be used to update our records where necessary.)

Mr/Mrs/Ms/Miss/Other

Surname

Given Names

Residential Address

Street Number

Street Name

Suburb/Town

State

Postcode

Postal Address (if different from residential address)

Street Number / PO Box

Street Name

Suburb/Town

State

Postcode

Date of Birth (ddmmyyyy)

Telephone (daytime)

Mobile

Email

Employer Name

2. ELIGIBILITY QUESTIONS

Please complete the questions below to determine if you qualify as an Office Worker. If so, you will receive higher Life insurance and TPD cover at no extra cost and be entitled to a reduced premium for Income Protection.

- a) Are you able to carry out the identifiable duties of your current and normal occupation on a full-time basis without restriction due to illness or injury (even if you are not currently working on a full-time basis)?

☐ Yes☐ No

Full-time basis is considered to be at least 30 hours per week.

- b) Are the duties of your occupation limited to professional, managerial, administrative, clerical, secretarial or similar 'office worker' tasks which do not involve manual work and are undertaken entirely (or at least 75%) within an office environment (excluding travel time from one office environment to another)?

☐ Yes☐ No

If 'Yes' to questions a and b, you qualify as an Office Worker.

Members who do not qualify as Office Workers will maintain their existing level of cover or premium rates.

3. DECLARATION AND SIGNATURE

By signing this form I am making the following statements:

- I have fully read and understood this form including the Important information.
- I declare that the answers to the questions in this application are true and correct.
- I have read and understood the Duty of Disclosure below and I have not withheld any information that may affect the insurer's decision as to whether or not to accept my application for cover.
- I have read the Privacy section below. I understand that AMIST Super and its insurer may undertake appropriate enquiry and investigation to verify the answers I have provided.
- I understand that the increase in my insurance cover provided per unit will not commence until this declaration has been received and accepted by AMIST Super.

Signature

Date

IMPORTANT INFORMATION

YOUR DUTY OF DISCLOSURE

A person who enters into a life insurance contract in respect of your life has a duty, before entering into the contract, to tell the insurer anything that he or she knows, or could reasonably be expected to know, which may affect the insurer's decision to provide the insurance and on what terms.

The person entering into the contract has this duty until the insurer agrees to provide the insurance.

The person entering into the contract has the same duty before he or she extends, varies or reinstates the contract.

The person entering into the contract does not need to tell the insurer anything that:

- reduces the risk the insurer insures him or her for; or
- is common knowledge; or
- the insurer knows or should know as an insurer; or
- the insurer waives his or her duty to tell them about.

If the person does not tell the insurer something that he or she knows, or could reasonably be expected to know, this may affect the insurer's decision to provide the insurance and on what terms, and may be treated by the insurer as a failure by the person entering into the contract to tell the insurer something that he or she must disclose to the insurer.

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In exercising the following rights, the insurer may consider whether different types of cover can constitute separate contracts of life insurance. If they do, the insurer may apply the following rights separately to each type of cover.

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If the insurer chooses not to avoid the contract, the insurer may, at any time, reduce the amount of insurance provided. This would be worked out using a formula that takes into account the premium that would have been payable if the person had told the insurer everything he or she should have.

However, if the contract has a surrender value, or provides cover on death, the insurer may only exercise this right within 3 years of entering into the contract.

If the insurer chooses not to avoid the contract or reduce the amount of insurance provided, the insurer may, at any time vary the contract in a way that places the insurer in the same position the insurer would have been in if the person had told the insurer everything he or she should have. However, this right does not apply if the contract has a surrender value or provides cover on death.

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

YOUR PRIVACY

Personal information is protected by the AMIST Super Privacy Policy. The AMIST Super Privacy Policy outlines the approach that Australian Meat Industry Superannuation Pty Limited, takes to the personal information which is collected in the course of work. AMIST Super is bound by the National Privacy Principles contained in the Privacy Act 1988 (and subsequent amendments). For more information, please contact AMIST Super or obtain a copy of the Privacy Policy from www.amist.com.au.

CONTACT AMIST SUPER

Telephone: 1800 808 614

Facsimile: 1300 855 378

Website: www.amist.com.au



Australian Meat Industry Superannuation Pty Limited (Trustee) ABN:25 002 981 919
RSE Licence: L0000895 AFSL: 238829 as Trustee for Australian Meat Industry
Superannuation Trust (AMIST) ABN: 28 342 064 803 Registration No. R1001778





Contact us

AMIST Super Hotline: 1800 808 614
(toll free call from fixed lines within Australia)

AMIST Pension Hotline: 1800 255 521

By mail: AMIST Super
Locked Bag 5390
Parramatta NSW 2124

By e-mail: service@amist.com.au

By fax: 1300 855 378

In person: Australian Administration Services (the Fund administrator)

1A Homebush Bay Drive
Rhodes NSW 2138

From overseas: +61 2 8571 5739
(you will be charged by your service provider for an overseas call).



AMIST Super Hotline
1800 808 614

www.amist.com.au
service@amist.com.au

Locked Bag 5390
Parramatta NSW 2124