

EISS Super

Insurance changes from 1 July 2021

This significant event notice provides important information about the changes occurring to the insurance provided through your EISS Super account from 1 July 2021.

At EISS Super, we're committed to providing quality insurance that's competitively priced and meets our members' needs. We regularly review our insurance arrangements to achieve this and have recently completed this process.

The review took into consideration legislative changes, guidance provided to the industry from regulators, the level of claims received and paid by EISS Super and the needs of our members.

We also engaged PricewaterhouseCoopers (PwC), an independent third party, to undertake a review of the proposed increase in premiums by TAL (EISS Super's insurer), with PwC concluding these increases were reasonable for the benefits provided and in line with market conditions.

Please ensure you read this notice carefully, understand the changes that are occurring and call us if you have any questions.

Why are these changes occurring?

There are a number of factors that have led to these changes, including:

- Significant regulatory change which has affected how insurance within super is provided. These Government reforms have led directly to a significant reduction in the number of members holding insurance through their super, which has resulted in industry wide premium increases for those who remain insured.
- The number of claims lodged has increased and been higher than expected and 100% of all eligible insurance claims made since 1 July 2019 have been paid. This has been a great benefit to members needing to claim but has resulted in the cost of these claims exceeding the premiums collected.
- Guidance from industry regulators requiring that the cost of default insurance cover does not inappropriately erode the balance of members' super accounts.

The combined effect of these factors has required us to find a balance between the level of Default Death and Total and Permanent Disablement (TPD) Cover (Default Cover) provided, the quality of that cover and the cost incurred by members for that cover. While we cannot control regulation, or the resulting premium increases, we can control the quality of cover provided and ensure it meets our members' needs.

We can also confirm that, as a member of EISS Super, you only pay the premiums charged to us by the Insurer. We do not add any extra costs or fees and do not receive any commissions.

Insurance changes at a glance

The following changes will come into effect from 1 July 2021. Further details are provided in this notice.

Section	Change occurring	More information
1.	<p>The standard level of Default Cover will reduce from 4 units of Death and TPD Cover to:</p> <ul style="list-style-type: none">– 3 units of cover if you are under age 45, or– 2 units of cover if you are age 45 or over. <p>To keep your current 4 units of Default Cover, you will need to opt in before 1 July 2021.</p>	Page 4
2.	<p>Standard premium rates for each unit of Default Cover you hold will increase.</p>	Page 6
3.	<p>We're introducing a white-collar occupational classification for our Default Cover which will attract a 20% discount on the standard premium rate applicable from 1 July 2021 for members who apply and qualify.</p>	Page 7
4.	<p>Default Cover will cease for members when they turn age 65. If you are between the ages of 65 and 70 before 1 July 2021, your cover will remain active until age 70 unless it ceases earlier in accordance with the Insurance Policy.</p>	Page 8
5.	<p>Voluntary Death and TPD 'Top-up' Cover that was automatically provided to some members as part of the insurance changes made on 1 July 2016 will have this cover cancelled unless they opt in to keep it by 1 July 2021.</p> <p>To keep your Voluntary Death and TPD 'Top-up' Cover, you will need to opt in before 1 July 2021.</p> <p>Please note: If you previously applied for Voluntary Death and TPD Cover that was underwritten and approved by the Insurer your Voluntary Death and TPD Cover will remain unchanged.</p>	Page 8
6.	<p>Premium rates for Voluntary Death and TPD, Voluntary Death and TPD, Top-up, and Voluntary Death Only Cover will increase.</p>	Page 9
7.	<p>We're introducing a new type of voluntary insurance, Voluntary TPD Only Cover. You can apply for this cover from 1 July 2021.</p>	Page 11
8.	<p>The definition of Total and Permanent Disablement will be broadened across all cover types to align with legislative requirements, the Insurance in Superannuation Voluntary Code of Practice and guidance provided to the industry from regulators.</p>	Page 11

1. Default Cover levels

From 1 July 2021, EISS Super will reduce the number of Default Death and TPD units of cover that are provided to eligible members as shown in the table below. Members who have previously made an election to either increase or reduce their default units of cover will retain their elected level of cover.

Age Next Birthday	Current default units of cover	Default units of cover from 1 July 2021
16-45	4	3
46-65	4	2

Note: the dollar value of each unit of cover has not changed.

To keep your current 4 units of Default Cover, please complete the accompanying [1 July 2021 insurance changes election form](#) and return it to us before 1 July 2021.

If you don't opt in, your Default Cover will be reduced from 1 July 2021 to either 3 or 2 units depending on your age.

Default Cover levels from 1 July 2021

The table below shows the units of cover and dollar value of Default Cover provided at each age based on your Age Next Birthday. For example, if you are 47 now, your Age Next Birthday is 48.

Age Next Birthday	Default units of cover	Default Cover	Age Next Birthday	Default units of cover	Default Cover
16	3	\$81,000	46	2	\$130,000
17	3	\$81,000	47	2	\$124,000
18	3	\$81,000	48	2	\$118,000
19	3	\$81,000	49	2	\$112,000
20	3	\$81,000	50	2	\$106,000
21	3	\$174,000	51	2	\$100,000
22	3	\$174,000	52	2	\$94,000
23	3	\$174,000	53	2	\$88,000
24	3	\$174,000	54	2	\$82,000
25	3	\$174,000	55	2	\$76,000
26	3	\$228,000	56	2	\$70,000
27	3	\$228,000	57	2	\$64,000
28	3	\$228,000	58	2	\$58,000
29	3	\$228,000	59	2	\$52,000
30	3	\$228,000	60	2	\$46,000
31	3	\$249,000	61	2	\$40,000
32	3	\$249,000	62	2	\$36,000
33	3	\$249,000	63	2	\$32,000
34	3	\$249,000	64	2	\$28,000
35	3	\$249,000	65	2	\$24,000
36	3	\$249,000	66*	2	\$20,000
37	3	\$249,000	67*	2	\$16,000
38	3	\$249,000	68*	2	\$12,000
39	3	\$249,000	69*	2	\$8,000
40	3	\$249,000	70*	2	\$4,000
41	3	\$240,000			
42	3	\$231,000			
43	3	\$222,000			
44	3	\$213,000			
45	3	\$204,000			

*Default Cover will cease at age 65 after 1 July 2021. If you are between ages 65 and 70 before 1 July 2021, your cover will remain active until age 70, unless it ceases earlier in accordance with the Insurance Policy.

2. Standard premiums for Default Cover

The standard cost of each unit of Default Cover will increase from 1 July 2021. The table below shows for each age band the standard monthly premium per unit of Default Cover, the number of default units of cover provided and the total standard monthly premium from 1 July 2021.

Age Next Birthday	Standard monthly premium per unit of Default Cover	Default units of cover	Total standard monthly premium
16-20	\$2.01	3	\$6.03
21-25	\$4.48	3	\$13.44
26-30	\$6.36	3	\$19.08
31-35	\$7.83	3	\$23.49
36-40	\$10.51	3	\$31.53
41-45	\$15.73	3	\$47.19
46-50	\$23.83	2	\$47.66
51-55	\$29.49	2	\$58.98
56-60	\$33.11	2	\$66.22
61-65	\$37.03	2	\$74.06
66-70*	\$25.53	2	\$51.06

*Default Cover will cease at age 65 after 1 July 2021. If you are between ages 65 and 70 before 1 July 2021, your cover will remain active until age 70, unless it ceases earlier in accordance with the Insurance Policy.

We're introducing a **new occupational classification of white-collar for our Default Cover** which will provide a 20% discount on the standard premium rates shown above. See section 3 below for details and how to apply.

How to calculate the standard premium if you opt in to keep 4 units of Default Cover

You can use the table above to calculate the standard premium for 4 units of Default Cover based on your Age Next Birthday.

Case study

John turns 47 on his next birthday and currently has 4 units of Default Cover valued at \$248,000. His current monthly premium is \$69.36.

If John opts in to keep his 4 units of Default Cover the value of his cover will remain at \$248,000. His premium from 1 July 2021 will be \$95.32 per month (i.e. \$23.83 per unit of cover x 4 units). This assumes John does not also apply and qualify for the new white-collar discount.

What happens if John does not opt in to keep 4 units of Default Cover before 1 July 2021?

His Default Cover will reduce to 2 units of cover with a total value of \$124,000. His premium will decrease to \$47.66 per month (i.e. \$23.83 per unit of cover x 2 units).

Note: Once your Default Cover has been reduced you cannot elect for more units of Default Cover. If you want additional cover in the future, you will need to apply for voluntary cover and be approved by our Insurer.

3. New white-collar occupational classification for Default Cover

We're introducing a new white-collar premium rate discount for our Default Cover for members who meet the white-collar occupation definition. The discount will provide a 20% reduction to the standard premium rates set out in the table provided in section 2. The white-collar premium rate discount is available for all Default Cover levels.

The definition of white-collar is that **your job involves no manual work e.g. you only perform clerical or administrative activities in an office-based environment.**

To apply for the white-collar occupational classification, please complete the accompanying **1 July 2021 insurance changes election form** and return it to us.

What is the discounted monthly premium in dollar terms if you are approved for the white-collar discount?

Let's continue with the example of John.

He applies for the white-collar occupational classification. As he meets the required definition, he is approved to receive the white-collar premium discount from 1 July 2021.

The table below shows how to calculate John's discounted monthly premiums for his current 4 units of Default Cover (assuming he opts in to keep it) and the 2 units of cover it will reduce to if he does not opt in to keep his current level of Default Cover.

Units of cover	Standard monthly premium per unit	20% discounted monthly premium per unit	Discounted monthly premium
4 units John <i>opts in</i> to keep his current Default Cover	\$23.83	\$19.06 (i.e. \$23.83 x 0.8)	\$76.24 (i.e. \$19.06 x 4 units)
2 units John <i>does not</i> opt in to keep his current Default Cover	\$23.83	\$19.06 (i.e. \$28.83 x 0.8 units)	\$38.12 (i.e. \$19.06 x 2 units)

Note: The white-collar classification will only commence from 1 July 2021 subject to the approval of your application. You can also apply for a white-collar occupational classification after 1 July 2021, but your discounted rate will only apply from the date you are approved and discounts on premiums cannot be backdated.

4. Default Cover ceases at age 65

Default Cover currently ceases for members when they turn age 70. From 1 July 2021, Default Cover will cease for members when they turn age 65. If you are between the ages of 65 and 70 before 1 July 2021, your cover will remain active until age 70 unless it ceases beforehand in accordance with the Insurance Policy (for example if you make a claim).

5. Changes to Voluntary Death and TPD 'Top-up' Cover allocated in June 2016

Voluntary Death and TPD 'Top-up' Cover was automatically provided to some members as part of the insurance changes made on 1 July 2016. This cover will be cancelled unless you opt in to keep it. If you want additional cover in the future, you will need to apply for voluntary cover and be approved by our Insurer.

Further information about the changes that occurred on 1 July 2016 are available at: eisuper.com.au/InsuranceChanges2016.

To keep your Voluntary Death and TPD 'Top-up' Cover, please complete the accompanying **1 July 2021 insurance changes election form** and return it to us before 1 July 2021.

If you do not opt in to keep this cover it will be cancelled on 1 July 2021.

Please note: If you have previously applied for Voluntary Death and TPD Cover that was underwritten and approved by the Insurer this is not 'top-up' cover. Your Voluntary Death and TPD Cover will remain unchanged.

6. Increase in Voluntary Death and TPD, and Voluntary Death Only Cover premiums

The cost of Voluntary Death and TPD, and Voluntary Death Only Cover will increase from 1 July 2021. The new annual premium rates per \$1,000 of Voluntary Death and TPD and Death Only Cover are provided in the table below.

Age Next Birthday	Death Only		Death and TPD		Age Next Birthday	Death Only		Death and TPD	
	Male	Female	Male	Female		Male	Female	Male	Female
16	\$0.94	\$0.53	\$0.97	\$0.54	44	\$1.49	\$1.06	\$2.75	\$2.36
17	\$1.09	\$0.53	\$1.16	\$0.54	45	\$1.65	\$1.16	\$3.08	\$2.65
18	\$1.20	\$0.51	\$1.27	\$0.54	46	\$1.78	\$1.25	\$3.48	\$2.95
19	\$1.25	\$0.50	\$1.39	\$0.54	47	\$1.95	\$1.39	\$3.90	\$3.27
20	\$1.29	\$0.48	\$1.44	\$0.50	48	\$2.13	\$1.52	\$4.32	\$3.65
21	\$1.29	\$0.45	\$1.46	\$0.49	49	\$2.33	\$1.62	\$4.86	\$4.02
22	\$1.25	\$0.43	\$1.46	\$0.45	50	\$2.52	\$1.77	\$5.39	\$4.47
23	\$1.20	\$0.41	\$1.42	\$0.44	51	\$2.74	\$1.88	\$5.96	\$4.96
24	\$1.17	\$0.38	\$1.39	\$0.42	52	\$2.95	\$2.03	\$6.60	\$5.46
25	\$1.12	\$0.36	\$1.36	\$0.42	53	\$3.20	\$2.16	\$7.30	\$6.08
26	\$1.06	\$0.31	\$1.27	\$0.40	54	\$3.45	\$2.33	\$8.04	\$6.72
27	\$0.99	\$0.30	\$1.22	\$0.40	55	\$3.73	\$2.49	\$8.83	\$7.44
28	\$0.92	\$0.30	\$1.19	\$0.42	56	\$3.99	\$2.64	\$9.66	\$8.22
29	\$0.89	\$0.28	\$1.14	\$0.42	57	\$4.32	\$2.81	\$10.58	\$9.11
30	\$0.84	\$0.28	\$1.09	\$0.45	58	\$4.65	\$2.97	\$11.56	\$10.10
31	\$0.79	\$0.30	\$1.07	\$0.49	59	\$5.02	\$3.14	\$12.61	\$11.09
32	\$0.76	\$0.31	\$1.04	\$0.55	60	\$5.38	\$3.30	\$13.73	\$12.09
33	\$0.74	\$0.33	\$1.04	\$0.60	61	\$5.82	\$3.50	\$14.94	\$13.10
34	\$0.74	\$0.38	\$1.07	\$0.69	62	\$6.27	\$3.70	\$16.23	\$14.10
35	\$0.76	\$0.41	\$1.11	\$0.77	63	\$6.78	\$3.89	\$17.62	\$15.14
36	\$0.79	\$0.45	\$1.17	\$0.90	64	\$7.34	\$4.09	\$19.11	\$16.16
37	\$0.84	\$0.50	\$1.26	\$1.00	65	\$7.94	\$4.32	\$20.70	\$17.18
38	\$0.89	\$0.54	\$1.39	\$1.16	66*	\$7.84	\$4.17	\$15.32	\$11.62
39	\$0.96	\$0.61	\$1.56	\$1.32	67*	\$8.38	\$4.37	\$17.30	\$13.13
40	\$1.06	\$0.69	\$1.71	\$1.49	68*	\$8.91	\$4.57	\$19.51	\$14.84
41	\$1.14	\$0.76	\$1.91	\$1.69	69*	\$9.44	\$4.77	\$22.01	\$16.80
42	\$1.24	\$0.86	\$2.16	\$1.88	70*	\$9.98	\$4.98	\$24.84	\$18.98
43	\$1.37	\$0.94	\$2.43	\$2.11	71*	\$10.89	\$5.59	\$28.02	\$21.45

*Only Definition 2 of Total and Permanent Disablement applies.

Please note: The premiums in the above table will also apply to Voluntary Death and TPD 'Top-up' Cover from 1 July 2021, if you opt in to keep it as outlined in section 5 above.

Changes to occupational factors for Voluntary Death and TPD, and Voluntary Death Only Cover

The occupational factors that are used to calculate the annual premium cost for both Voluntary Death and TPD, and Voluntary Death Only Cover will be amended from 1 July 2021 to align with the new default white-collar classification and are shown in the tables below.

Voluntary Death and TPD Cover - Occupational factors

Occupation Category	Class 5 Professional	Class 4 White-collar	Class 3 Light Manual	Class 2 Heavy Manual Skilled	Class 1 Heavy Manual Unskilled
Rating factor	0.75	0.80	1.00	1.30	1.60

Voluntary Death Only Cover - Occupational factors

Occupation Category	Class 5 Professional	Class 4 White-collar	Class 3 Light Manual	Class 2 Heavy Manual Skilled	Class 1 Heavy Manual Unskilled
Rating factor	0.75	0.80	0.80	1.00	1.20

How can I work out what the increase in my premium will be from 1 July 2021?

If we use the example of Mark who is aged 35 (turning 36 on his next birthday). He has \$220,000 of Voluntary Death and TPD Cover and works in a Light Manual occupation (Class 3). Mark's current annual premium is calculated as below:

$$\begin{aligned} & \$220,000 \div \$1,000 \times \text{the premium rate of } \$0.70 = \$154.00, \text{ then} \\ & \$154.00 \times \text{Occupation factor } 1.25 = \$192.50 \text{ per year.} \end{aligned}$$

Mark continues his cover at the same level from 1 July 2021 and has no change in his occupation. Using the new Occupation factors and premiums rates, Mark's annual premium from 1 July 2021 will be:

$$\begin{aligned} & \$220,000 \div \$1,000 \times \text{the premium rate of } \$1.17 = \$257.40, \text{ Then} \\ & \$257.40 \times \text{Occupation factor } 1.00 = \$257.40 \text{ per year.} \end{aligned}$$

Mark will pay an extra \$64.90 per year from 1 July 2021. As is the case currently, his premium will then change at each birthday in accordance with the table on the previous page.

7. Introduction of Voluntary TPD Only Cover

To provide members with more flexibility and the ability to tailor their cover levels to suit their needs, we are introducing Voluntary Total and Permanent Disablement (TPD) Only Cover from 1 July 2021. The below information provides details around eligibility and the amount of Voluntary TPD Only Cover you can apply for from 1 July 2021.

Voluntary TPD Only Cover will be offered as a fixed dollar amount. This means that the amount of cover will not change when you have a birthday and will remain as a fixed amount unless you decide to change it. All Voluntary Insurance Cover is subject to acceptance by the Insurer after receiving all required information.

To be eligible for Voluntary TPD Only Cover you must be:

- a member of EISS Super;
- an Australian resident;
- aged between 15 years and 70 years of age; and
- apply for the cover.

You will be able to apply for Voluntary TPD Only Cover in \$1,000 multiples, with a \$50,000 minimum and \$3 million maximum amount of cover (the maximum will take into account your current level of Default Cover).

Full details regarding the new Voluntary TPD Only Cover will be available in our updated Product Disclosure Statement (PDS) and other relevant disclosure documentation from 1 July 2021.

8. Total and Permanent Disablement (TPD) definition changes

We have made changes to our TPD definitions to improve outcomes for members and align with the standard definitions in the Insurance in Superannuation Voluntary Code of Practice and guidance provided to the industry from regulators. The new definitions will:

- change the work test requirement from 'unable to work' to 'unlikely to work', and
- under Definition 2 allow members suffering from a mental illness or significant cognitive injury to claim on those grounds.

The full TPD definitions will be included in our updated PDS on 1 July 2021 which will be available at eisuper.com.au/pds.

We're here to help

If you have any questions about these changes to insurance please call us on **1300 369 901** Monday to Friday from 8:00am to 8:00pm (AEST).

If you would like personal advice about the right combination and amount of insurance for your circumstances you can make an appointment with an EISS Super financial planner at **eisuper.com.au/appointment**.

Energy Industries Superannuation Scheme Pty Limited ABN 72 077 947 285, RSE Licensee L0001373 and AFS Licence 441877 as trustee for Energy Industries Superannuation Scheme Pool A ABN 22 277 243 559, RSE R1004861 and Pool B ABN 64 322 090 181, RSE R1004878, and trading as EISS Super. This information is current as at the date of issue, of a general nature only and has been prepared without taking account of your objectives, financial situation or needs. Before acting on this information or making an investment decision about whether to acquire, hold or sell a financial product, you should consider its appropriateness having regard to your financial objectives, situation and needs and read the relevant Product Disclosure Statement, available at eisuper.com.au/pds or by contacting us on 1300 369 901. You should also consider obtaining financial, taxation and or legal advice which is tailored to your personal circumstances before making a decision. 2023/05/21

EISS Super

1 July 2021 insurance changes election form

For more information on the insurance changes occurring on 1 July 2021 please refer to the Significant Event Notice (SEN) dated 27 May 2021 which is available at eisuper.com.au/SEN.

Please ensure you complete and return this form to us before 1 July 2021.

About this form

You should use this form to:

- Opt in to keep your existing 4 units of Default Cover.
- Apply to change your insurance occupational classification for your Default Cover to white-collar.
- Opt in to keep your Voluntary Death and TPD 'Top-up' Cover that was provided to you as part of the insurance changes made on 1 July 2016.

We're here to help

If you need assistance completing this form, you can call us on **1300 369 901**, Monday to Friday from 8am to 8pm (AEST).

Please complete all sections of this form as applicable, sign and return the completed form to us by 1 July 2021 by either; uploading it into your online account or posting it to:
EISS Super, GPO Box 7039, Sydney, NSW 2001.

Step 1. Your personal details

Member Number

Account Number

Mr / Mrs / Ms / Miss / Other

Given name(s)

Surname

Step 2. Elect to retain your existing 4 units of Default Death and TPD Cover

In electing to retain my current 4 units of Default Cover I understand and accept that the premiums for this cover have increased as per the SEN dated 27 May 2021.

Please tick this box to elect to retain your existing 4 units of Default Cover.

Please note, if you do not complete and return this form to us by 1 July 2021 your 4 units of Default Cover will be reduced on 1 July 2021 to either 3 or 2 units of Default Cover depending on your age.

Step 3. Apply for white-collar occupational classification for Default Cover

In applying for white-collar occupational classification for my Default Cover I understand that if this application is accepted by the Trustee prior to 1 July 2021 the change of my occupational classification and resulting premium reduction will become effective from 1 July 2021 or when the Trustee accepts my application if it is received after 1 July 2021.

Note: The definition of 'white-collar' is that your job involves no manual work e.g. you only perform clerical or administrative activities in an office-based environment.

Please tick this box and answer the questions below to apply to have your occupational classification for your Default Cover changed to white-collar.

Are the usual activities of your job 'white-collar' as per the definition above?

Yes No*

Are you (as of the date of this application) capable of actively performing all of the duties of your usual occupation for 30 hours per week (even if your actual employment may be on a part-time or casual basis)?

Yes No*

Name of your employer

What is your usual occupation?

* Answering 'No' will result in you being ineligible to change your occupational classification at this time.

Step 4. Elect to retain your Voluntary Death and TPD 'Top-up' Cover

In electing to retain my Voluntary Death and TPD 'Top-up' Cover I understand and accept that the premiums for this cover have increased as per the SEN dated 27 May 2021.

Please tick this box to elect to retain your Voluntary Death and TPD 'Top-up' Cover.

Please note, if you do not complete and return this form to us by 1 July 2021 your Voluntary Death and TPD 'Top-up' Cover will be cancelled on 1 July 2021.

Please note: If you have previously applied for Voluntary Death and TPD Cover that was underwritten and approved by the Insurer your Voluntary Death and TPD Cover will remain unchanged. You do not need to complete this section of the form.

Your privacy is important to us

We are required to comply with relevant privacy laws. The personal information that we collect is used to process your application, administer your account(s), provide you with services and conduct research about how to improve our services and products. Unless required or authorised by law, we will only provide your personal information to authorised service providers who use the information to administer the Fund and provide services on our behalf.

The EISS Super Privacy Policy is available to view at eisuper.com.au/privacy or you can obtain a copy by contacting us on 1300 369 901.

Other information

TAL Privacy Policy

Insurance is provided by TAL Life Limited ABN 70 050 109 450 AFSL 237848 (TAL) to Energy Industries Superannuation Scheme Pty Limited.

The Privacy of TAL customers is important and TAL is bound by obligations imposed by current privacy laws including the Australian Privacy Principles.

The way in which TAL collects, uses, secures and discloses your personal information is set out in the TAL Privacy Policy available at tal.com.au/Privacy-Policy or free of charge on request to TAL by telephoning 1800 666 136.

Collection and use of personal information

We collect personal information, including your name, age, gender, contact details, health information, salary, and employment information so that we may assess and administer our products and services to you. In certain circumstances, such as applications for life insurance products and claims, we may be required to collect personal information of a sensitive nature such as lifestyle and medical history information. If you do not supply the information that is required, we may not be able to provide our products and services to you or pay the claim.

We may take steps to verify the information we collect; for example, a birth certificate provided as identification may be verified with records held by Births, Deaths and Marriages to protect against impersonation, or we may verify with an employer regarding remuneration information provided in a claim for income protection to ensure that it is accurate.

Disclosure of personal information

We disclose relevant personal information to external organisations that help us provide our services and may also disclose some of your personal information to other parties, when required to do so to provide our products and services to you, such as the following:

- Claims assessors and investigators, claims managers and reinsurers;
- Medical practitioners (to verify or clarify, if necessary, any health information you may provide);
- Any person acting on your behalf, including your financial advisor, solicitor, accountant, executor, administrator, Trustee, guardian or attorney;
- Other insurers;
- For members of superannuation funds where TAL is the insurer, to the Trustee, or administrator of the superannuation fund; and
- Other organisations to whom we outsource certain functions during the underwriting and claims processes, such as obtaining blood tests for underwriting purposes, rehabilitation providers, surveillance providers and forensic accountants.

There are situations where we may also disclose your personal information in circumstances where it is:

- Required by law (e.g. such as to the police or Australian Taxation Office (ATO)); and
- Authorised by law (e.g. under Court Orders or Statutory Notices).

Step 5. Sign the form (continued)

I confirm that:

- I have read and understood the Significant Event Notice (SEN) dated 27 May 2021;
- If I have applied for white-collar occupational classification, I have completed this form truthfully and correctly to the best of my knowledge and understand that EISS Super and its Insurer will review the information on this form to assess if I'm eligible to change the occupational classification that applies to my Default Cover and may carry out appropriate checks to verify my answers;
- I have read the 'Your privacy is important to us' and 'Other information' sections and understand how EISS Super and TAL will use my personal information; and

I acknowledge that:

- Insurance Cover is provided on the terms and conditions set out in the contract of insurance with the Insurer and as agreed between the Trustee and the Insurer from time to time;
- I can make an election at any time to reduce or cancel my Insurance Cover in the future; and
- Any election I make to retain my Insurance Cover is subject to the form being received by the Trustee before 1 July 2021.

Member Signature

Date

Sign here

Please return your completed form by either:

Posting it to us OR Uploading it to your online account.

EISS Super

GPO Box 7039

Sydney NSW 2001

Visit eisuper.com.au/login

(If you upload the form to the online portal, the original form should be retained by you for your records.)