Changing your default options Accumulation 1 - form

UniSuper

You can update some of these options by logging into your account—it's quick and easy. If you'd prefer to use this form, please return it directly to UniSuper (not your employer).

WHO SHOULD USE THIS FORM?

If you're a new UniSuper Accumulation 1 member and you'd like to change your account's default settings, you can use this form to:

- provide us with your tax file number (TFN)
- choose how to invest existing and future contributions to your account
- opt out of automatically receiving default Death (including Terminal Illness) and/or Total and Permanent Disablement (TPD) cover in the future
- apply for Death and/or TPD cover without providing health evidence
- convert unitised Death and/or TPD cover to fixed cover
- apply for Income Protection cover without providing health evidence
- nominate non-binding beneficiaries.

Your employer will set your account up for you. We'll send you welcome information with your membership details once your account has been opened.

BEFORE COMPLETING THIS FORM

Read the PDS and information documents that form part of the PDS to ensure you understand the benefits and risks associated with membership, as well as your options as a UniSuper member.

There are important insurance considerations for your account. The *Insurance in your super* document outlines these.

If you have joined the Accumulation 1 product from a successor fund transfer, refer to the PDS and documents provided to you as part of the transfer.

TRANSFERRING SUPER FROM ANOTHER FUND

Once your account has been opened, you can transfer super from other super funds into your account by logging in at **unisuper.com.au**. It's quick and easy. Or, you can complete the *Combine my super (full rollover)* form available on our website. If you want to transfer your insurance to UniSuper, your cover with the other fund needs to still be in place on the day you apply. To ensure that you still have cover if your application to transfer insurance is not successful, you should wait until you know the outcome of your application before closing your other account. You can apply to transfer your insurance to UniSuper within your online account or you can complete the *Transfer of insurance cover* form.

UNDERSTANDING THE RISKS

You should understand the risks and other implications of selecting your investment options. Read the *How we invest your money* and *How super works* documents before completing this form. We recommend you consult a qualified financial adviser before making any investment decisions.

SECTION 1 MEMBER DETAILS

> If you are not completing this form digitally, please complete in BLACK or BLUE BALL POINT PEN using CAPITAL letters. Cross (X) where required. All fields in SECTION 1 are mandatory.

Existing member number (if known)	
Title	☐ Mr ☐ Mrs ☐ Ms ☐ Dr ☐ Professor ☐ Other
Surname	
Given name(s)	
Date of birth (DD/MM/YYYY)	Sex at birth* ☐ Male ☐ Female

* Your sex at birth helps us calculate your insurance premium. We recognise that it may differ from your gender identity.

Fund: UniSuper ABN 91 385 943 850 Trustee: UniSuper Limited ABN 54 006 027 121 AFSL 492806
Administrator: UniSuper Management Pty Ltd ABN 91 006 961 799 AFSL 235907
Address: Level 1, 385 Bourke Street, Melbourne Vic 3000
Issue date: 25 September 2025

SECTION 1 *CONTINUED*

Daytime contact number	
Email address	
Employer	
Residential address (not PO Box)	
Suburb/Town	
State	Postcode
Country (if not Australia)	
Is your postal address different from your residential address?	☐ **No**. Go to SECTION 2. ☐ **Yes**. Please provide your postal address below.
Postal address (PO Box if applicable)	
Suburb/Town	
State	Postcode
Country (if not Australia)	

SECTION 2 TAX FILE NUMBER

You don't have to provide your TFN. However, if we don't have your TFN, you may pay more tax than you need to and we'll be unable to accept your non-concessional (after-tax) contributions.

If you've already provided your TFN to your employer, there's no need to provide it again.

See the PDS and the *How super works* document for more information.

Your TFN

Please read the important information about providing your TFN at **unisuper.com.au/tfn**. You can also request a copy of this information by calling **1800 331 685**.

SECTION 3 YOUR FUTURE CONTRIBUTIONS STRATEGY

You can choose to invest future contributions in either a single investment option or a mix of investment options. Make your investment choice below. The total must equal 100% and each nomination must be in whole numbers.

If you don't make an investment choice, we'll automatically invest your account in the Balanced (MySuper) investment option. Before making an investment choice, refer to the PDS and the *How we invest your money* document.

It's quicker to make your investment choice online. Simply log in to your account and go to the Investments section. If you would prefer to complete this form, then we must receive it within 30 days of it being signed and dated.

For information on sector options and how to build a diversified portfolio refer to the *How we invest your money* document at **unisuper.com.au/pds**.

Pre-Mixed	Conservative	%
	Conservative Balanced	%
	Balanced*	%
	Sustainable Balanced	%
	Growth	%
	High Growth	%
	Sustainable High Growth	%
Sector	Cash	%
	Australian Bond	%
	Australian Income	%
	Listed Property	%
	Australian Shares	%
	International Shares	%
	Global Environmental Opportunities	%
	Australian Dividend Income	%
	Global Companies in Asia	%
	Total	**100** %

* Balanced is the MySuper option for Accumulation 1, Accumulation 2 and Personal Account members.

SECTION 3A YOUR EXISTING ACCOUNT BALANCE

Your existing account balance (including any contributions or rollovers already received) will be invested in our default Balanced investment option (unless you've instructed us otherwise). When we receive this form, we'll switch your existing account balance to the investment option(s) you've chosen in SECTION 3, as at the date we process the form. Refer to the *How we invest your money* document for when switches are effective.

☐ Select this box if you don't want your existing account balance switched to the investment option(s) you've chosen in SECTION 3.

SECTION 4 INSURANCE COVER

- **Flexible insurance cover options are available to protect you and your family.** You should read the important information about the insurance available in your super before making a decision. Go to **unisuper.com.au/pds** and download the *Insurance in your super* document.
- **You may like to speak to a qualified financial adviser if you'd like help.**
- **Care must be taken to answer all questions we ask as part of your insurance application honestly and accurately. Otherwise, you may not be able to rely on your insurance when it's needed the most.**

INFORMATION FROM THE INSURER (METLIFE) - THE DUTY TO TAKE REASONABLE CARE NOT TO MAKE A MISREPRESENTATION

When you apply for life insurance, we will ask you a number of questions. Our questions will be clear and specific. They will be about things such as your health and medical history, occupation, income, lifestyle, pastimes, and other insurance. The answers given in response to our questions are very important. We use them to decide if we can provide cover to you and, if we can, the terms of the cover and the premium we will charge.

The duty to take reasonable care

When applying for insurance, there is a duty to take reasonable care not to make a misrepresentation.

A misrepresentation could be made if an answer is given that is false, only partially true, or that does not fairly reflect the truth. This means when answering our questions, you should respond fully, honestly and accurately.

The duty to take reasonable care not to make a misrepresentation applies any time you answer our questions as part of an initial application for insurance, an application to extend or make changes to existing insurance, or an application to reinstate insurance.

You are responsible for all answers given, even if someone assists you with your application.

We may later investigate the answers given in your application, including at the time of a claim.

Consequences of not complying with the duty

If there is a failure to comply with the duty to take reasonable care not to make a misrepresentation, it can have serious consequences for your insurance, such as those explained below:

Potential consequences	*Additional explanation*	*Impact on claims*
Your cover being voided	This means your cover will be treated as if it never existed and premiums refunded	Any claim that has been made will not be payable
The amount of your cover being changed	Your cover level could be reduced	If a claim has been made, a lower benefit may be payable
The terms of your cover being changed	We could, for example, add an exclusion to your cover meaning claims for certain events will not be payable	If a claim has been made for an event that is now excluded, it will not be payable

If we believe there has been a breach of the duty to take reasonable care not to make a misrepresentation, we will let you know our reasons and the information we rely on and give you an opportunity to provide an explanation.

In determining if there has been a breach of the duty, we will consider all relevant circumstances.

The rights we have if there has been a failure to comply with the duty will depend on factors such as what we would have done had a misrepresentation not been made during your application process and whether or not the misrepresentation was fraudulently made.

If we decide to take some action on your cover, we will advise you of our decision and the process to have this reviewed or make a complaint if you disagree with our decision.

Guidance for answering our questions

When answering our questions, please:

- Think carefully about each question before you answer. If you are unsure of the meaning of any question, please ask us before you respond.
- Answer every question that we ask you.
- Don't assume that we will contact your doctor for any medical information.
- Answer truthfully, accurately and completely. If you're unsure about whether you should include information, please include it or check with us.
- Review your application carefully. If someone else helped prepare your application (for example, your adviser), please check every answer (and make corrections if needed) before the application is submitted.

SECTION 4 *CONTINUED*

Other important information

Your application for cover will be treated as if you're applying for an individual 'consumer insurance contract'. For this reason, the duty to take reasonable care not to make a misrepresentation applies.

Before your cover starts, we may ask about any changes that mean you would now answer our questions differently. As any changes might require further assessment or investigation, it could save time if you let us know about any changes when they happen.

If after the cover starts, you think you may not have met your duty, please contact us immediately and we'll let you know whether it has any impact on the cover.

It's important that you understand this information and the questions we ask, so if you have any queries please contact us on 1800 331 685.

Have you joined UniSuper through commencing employment with a UniSuper participating employer or standard employer-sponsor in the last 180 days?

☐ No. You can't make changes to your existing insurance cover on this form. If you'd like to apply or make changes to your insurance cover, use the relevant form available at **unisuper.com.au/forms**. Go to SECTION 5.

☐ Yes. Continue.

Use this section to:

4A – Opt out of cover

4B – Apply to start Death and TPD cover early

4C – Convert Death and/or TPD cover from unitised to fixed

4D – Apply for Income Protection cover

SECTION 4A OPTING OUT OF AUTOMATICALLY RECEIVING INSURANCE COVER

If you don't complete this section and are otherwise eligible to receive default Death and TPD cover, you'll receive and start to pay for 10 units of default Death and Total and Permanent Disablement (TPD) cover. Cover will start when we receive an employer contribution into your account within 180 days of the date:

- you're aged 25 or over, and
- your account balance is $6,000 or more.

OPT OUT OF AUTOMATICALLY RECEIVING INSURANCE COVER

Would you like to opt out of automatically receiving insurance cover when you meet the above conditions on this membership and any future memberships? **This decision will apply even if you leave UniSuper and re-join, provided your member number doesn't change**.

☐ Yes. Go to SECTION 5.

☐ No. Continue.

OPT OUT OF RECEIVING DEFAULT DEATH AND/OR TPD COVER

Would you like to opt out of automatically receiving default Death and/or TPD cover when you meet the above conditions under this membership only?

Default Death (including terminal illness) and TPD cover

☐ Yes. Go to SECTION 4D.

☐ No. Continue.

Default Death (including terminal illness) only cover

☐ Yes. Go to SECTION 4D.

☐ No. Continue.

Default TPD only cover

☐ Yes. Go to SECTION 4D.

☐ No. Continue.

SECTION 4B APPLYING FOR DEATH AND/OR TPD COVER EARLY

Subject to meeting the eligibility criteria your 10 units of default Death and TPD cover will commence when we receive an employer contribution into your account within 180 days of the date:

- you're aged 25 or over, and
- your account balance is $6,000 or more.

At that time you will have the ability to elect up to 10 units of top-up cover. However, you can elect to receive your cover earlier without needing to provide evidence of your health to the Insurer. If you do this, your cover will commence on the date we receive your next employer contribution, as long as it is received within 180 days of your election.

To elect cover, we must receive this completed form within 180 days of you starting employment with an eligible UniSuper employer.

Would you like to start Death and TPD cover early?

☐ Yes. Continue.

☐ No. Go to SECTION 4D.

Have you ever received, or are you eligible to receive, a terminal illness type benefit under any policy issued by an insurer (including through a super fund)?

☐ Yes. You're not eligible for Death or TPD insurance cover. Go to SECTION 4D.

☐ No. Continue.

What is the **total** number of units of Death cover you would like to receive?

☐ Death cover (Number of units between 1 and 20)

Have you ever received, or are you eligible to receive, a total and permanent disablement type benefit under any policy issued by an insurer (including through a super fund)?

☐ Yes. You're not eligible for TPD cover.

☐ No. Continue.

What is the **total** number of units of TPD cover you would like to receive?

☐ TPD cover (Number of units between 1 and 20)

SECTION 4C CONVERTING DEATH AND/OR TPD COVER FROM UNITISED TO FIXED

We provide Death and TPD cover as unitised cover by default, but you can convert your units of cover to fixed cover if you want to. To find out more about fixed cover, read the *Insurance in your super* document at **unisuper.com.au/pds**.

Would you like to convert your unitised Death and/or TPD insurance cover to fixed cover?

☐ Yes. I understand that my unitised cover will be converted to an equivalent dollar amount of fixed cover, rounded up to the nearest $1,000.

☐ No

Conversion of cover is effective the later of the date we receive your request or the date your default cover (and top-up cover if requested) commences.

SECTION 4D APPLYING FOR INCOME PROTECTION COVER

As a new UniSuper member, you may be eligible to elect Income Protection cover of up to 23 units equivalent to a pre-tax benefit of $9,967 per month (each unit of cover is worth $100 per week) without having to provide evidence of your health to the Insurer. This cover will be subject to a maximum of 85% of your pre-disability income with a benefit period of two years and a waiting period of 90 days. Cover may include an amount paid into superannuation. Please read the 'How cover is calculated section' of *Insurance in your super* for further information.

Would you like Income Protection cover?

☐ No. Go to SECTION 5.

☐ Yes. Complete all questions in this section.

To determine your eligibility, complete the following questions.

Is your usual occupation an excluded occupation? See the *Insurance in your super* document for a list of excluded occupations.

☐ No. Continue.

☐ Yes. You're not eligible for Income Protection cover. Go to SECTION 5.

How many units of Income Protection cover would you like? (One unit is equal to $100 per week which may include an amount paid into superannuation.)

☐ Units (up to a maximum of 23 units or 85% of your monthly pre-disability income)

If you want to apply for more than 23 units, a longer benefit payment period and/or a shorter waiting period, use the *Application for insurance at UniSuper* form—available at **unisuper.com.au/forms**. You'll need to provide evidence of your health as part of the application and the Insurer will need to approve it. The Insurer may also apply restrictions, exclusions, loadings or other terms and conditions to your cover. See the 'Changing your insurance cover' section of the *Insurance in your super* document for more information.

Which type of beneficiary nomination is right for you?

A non-binding nomination allows you to nominate who you'd prefer your benefit to be paid to if you die. However, this nomination is not binding on the Trustee.

With a binding death benefit nomination, the Trustee must pay your benefit to your nominated dependants and/or legal personal representative, provided the nomination is valid and in effect at the date of your death.

SECTION 5 NON-BINDING BENEFICIARY NOMINATION

This section is for non-binding beneficiary nominations. Non-lapsing binding nominations can now be completed online, while lapsing binding nominations must be made using the *Binding death benefit nomination* form available at **unisuper.com.au/forms**. Only complete this SECTION 5 if you'd like to make a non-binding nomination, otherwise continue to SECTION 6 of this form.

The total percentage of benefit nominations must add up to 100%. See the *How super works* document for more information about who you can nominate as a beneficiary.

Beneficiary 1

Surname

Given name(s)

What is the beneficiary's relationship to you? (Select one box only)

☐ Spouse ☐ Child ☐ Financially dependent

☐ Interdependency relationship ☐ Legal personal representative (estate)

Percentage

%

Beneficiary 2

Surname

Given name(s)

What is the beneficiary's relationship to you? (Select one box only)

☐ Spouse ☐ Child ☐ Financially dependent

☐ Interdependency relationship ☐ Legal personal representative (estate)

Percentage

%

Beneficiary 3

Surname

Given name(s)

What is the beneficiary's relationship to you? (Select one box only)

☐ Spouse ☐ Child ☐ Financially dependent

☐ Interdependency relationship ☐ Legal personal representative (estate)

Percentage

%

Beneficiary 4

Surname

Given name(s)

What is the beneficiary's relationship to you? (Select one box only)

☐ Spouse ☐ Child ☐ Financially dependent

☐ Interdependency relationship ☐ Legal personal representative (estate)

Percentage

%

Note: If you wish to nominate more than four beneficiaries, please provide the same details for each additional beneficiary on a separate piece of paper.

The paper must be signed and dated in the same manner as this form and you must ensure that the total percentage of benefit nominations adds up to 100%.

SECTION 6 MEMBER DECLARATION AND SIGNATURE

> Please read this declaration before you sign and date your form.

- I declare the information I've given on this form is true, complete and correct.
- If I've provided my TFN in SECTION 2, I understand the circumstances in which my TFN may be collected and used and I agree my TFN may be used for superannuation related purposes. See the *How super works* document available from **unisuper.com.au/pds** for more information.
- I acknowledge that I can read about the type of member for whom the product has been designed in the Target Market Determination available at **unisuper.com.au/pds**.
- I acknowledge that I've read and understood the information in the *Accumulation 1* PDS, this form, the *How we invest your money*, *Insurance in your super* and *How super works* documents, and understand that:
  - the insurance cover that is provided by this application will be determined in line with UniSuper's insurance policy terms and conditions.
  - if my application for Death, TPD and/or Income Protection cover under SECTION 4 is accepted, the cover that I have applied for by this application will start on the date the next employer contribution is received into my UniSuper account provided the employer contribution is received within 180 days of UniSuper receiving my application. If an employer contribution is not received within this timeframe, the Death, TPD and/or Income Protection cover I have applied for will be deemed to have never started.
  - if I've applied to change my insurance cover under SECTION 4 of this form, I've read and understood the duty to take reasonable care in SECTION 4 and understand my obligations under the *Insurance Contracts Act 1984* (Cth).
  - if I don't make an investment choice, my contributions will be automatically invested in the Balanced option, which is the Fund's MySuper investment option
  - any direction to the Trustee to invest in—or redeem an amount from—the Balanced investment option represents my consent to acquire or dispose of an investment in the Fund's MySuper option
  - if my form is received after contributions have been processed to my account, unless I instruct otherwise, these contributions will be switched from the default investment option to the investments I've chosen as at the date the form is received
  - taxes, fees, charges and costs apply
  - information in the *Accumulation 1* PDS may change from time to time and any updates will be available online at **unisuper.com.au/pds**.
- I understand that UniSuper intends to provide me with important documents relating to my super by making them available digitally (e.g. as a hyperlink in an email or through my online account). I acknowledge that UniSuper will use the most recent email address according to UniSuper's records, and that I can opt out of this method of disclosure at any time by contacting UniSuper on **1800 331 685**.
- I understand the investment instructions I've made in SECTIONS 3 and 3A of this form won't be processed if UniSuper receives the form more than 30 days from the date I sign and date it.
- I've read and understood the privacy information and consent to my personal information being used in accordance with UniSuper's *Privacy Statement* and *Privacy Policy* and the Insurer's *Privacy Policy*.

Signature

Date

DD *MM* *YYYY*

Return your completed form to UniSuper:

Electronically: using the *Upload a document* tool at **unisuper.com.au/contact-us**. You can chat with us online or call **1800 331 685** if you need assistance.

Mail: UniSuper
Level 1, 385 Bourke Street
Melbourne VIC 3000

Need help?

Call **1800 331 685** or visit **unisuper.com.au/contact-us** for more options including chat.

PRIVACY STATEMENT

UniSuper is committed to protecting your personal information in accordance with privacy law obligations. The information that you provide to UniSuper on this form is collected and used in accordance with our Privacy Policy which can be found online at **unisuper.com.au/privacy**. If you have any privacy related questions, please call **1800 331 685**.

PRIVACY – USE AND DISCLOSURE OF PERSONAL INFORMATION

Your privacy with MetLife Insurance Limited ABN 75 004 274 882 AFSL 238096 ('MetLife' or the 'Insurer')

The personal information you provide in the form is necessary for MetLife to provide you with the products and services you have requested from MetLife. You do not have to provide MetLife with your personal information, but if you do not do so MetLife may not be able to provide you with the products or services. MetLife complies with the *Privacy Act 1988* and the principles laid out in its Privacy Policy which details information about the entities that MetLife usually discloses personal information to (including overseas recipients), how you may access or seek correction of your personal information, how we manage that information and our complaints process. MetLife's Privacy Policy is readily available and can be viewed at www.metlife.com.au/privacy.