Macquarie Super Protector

Life insurance products for investors in:
Macquarie Super Accumulator
Macquarie Super Manager
Macquarie SuperOptions Super Plan

Macquarie Life

Smart insurance solutions made simple

MACQUARIE

Product Disclosure Statement issued by Macquarie Life Limited
ABN 56 003 963 773 AFSL 237 497
Dated 24th October 2005

FORWARD thinking

Contents

01 The importance of insurance
01 Features at a glance
01 Death cover
02 Total & Permanent Disablement (TPD) cover
04 Income Protection cover
06 How much does it cost?
06 Can the premium change?
06 What happens if premiums are not paid?
06 What will your adviser receive?
06 What about tax?
07 How to apply
07 Your duty of disclosure
07 Information about privacy
08 What if I change my mind?
08 Interim cover
09 Worldwide cover
09 Continuation of cover
09 Transferring from another insurer
09 Making a claim
09 Who to contact
09 Keeping us informed
10 Glossary of definitions
10 Underwriting

The insurance in this Product Disclosure Statement (PDS) is offered by Macquarie Life Limited ABN 56 003 963 773 AFSL 237 497 (Macquarie Life), exclusively to members of Macquarie SuperOptions Super Plan, Macquarie Super Accumulator and Macquarie Super Manager, referred to collectively as Macquarie Superannuation. Macquarie Super Protector is not available to anyone who is not a member of Macquarie Superannuation.

Macquarie Super Protector is offered under a group insurance policy (policy) issued by Macquarie Life to Macquarie Investment Management Limited ABN 66 002 867 003 AFSL 237 492 (MIML). MIML holds the policy as trustee for each of the Macquarie Superannuation products.

If requested by a Macquarie Superannuation member, MIML will apply for cover under the policy for the member, but the availability of insurance depends upon acceptance by Macquarie Life. Any claims made by a member under the policy must be made through MIML as the policy owner. Payment of a claim is conditional upon Macquarie Life accepting the claim and paying the benefit to MIML, and MIML being able to pay the benefit under the terms of the applicable Macquarie Superannuation product and superannuation laws.

Macquarie Life prepared this PDS, which is addressed to MIML as trustee of the Macquarie Superannuation funds and Macquarie Superannuation members. In this PDS references to “we” and “us” mean Macquarie Life.

Macquarie Life and MIML are not authorised deposit-taking institutions for the purposes of the Banking Act (Cth) 1959, and Macquarie Life or MIML’s obligations do not represent deposits or other liabilities of Macquarie Bank Limited ABN 46 008 583 542. Macquarie Bank Limited does not guarantee or otherwise provide assurance in respect of the obligations of Macquarie Life or MIML.

This PDS is dated 24th October 2005. Information that is not materially adverse information is subject to change from time to time and may be updated through the website, www.macquarie.com.au The updated information can be found out at any time. A paper copy of any updated information will be given to you without charge on request. Applications will only be accepted on an application form contained in this PDS. It is advisable to read this document before completing the application form.

The importance of insurance

By choosing to invest in Macquarie Superannuation you have recognised the importance of saving for a financially secure future. Life insurance allows you to ensure that you and your family are looked after in the event of the unexpected.

That is why Macquarie Life has developed a range of insurance covers called Macquarie Super Protector that enables members of Macquarie Superannuation to safeguard against the often unexpected short and long-term impacts caused by disablement or death.

This document covers these products:

- Death cover
- Total and Permanent Disablement cover
- Income Protection cover

When reading this PDS please note that some expressions (shown in *italics*) have a special meaning. This meaning is either explained in context or in the Glossary on page 10.

Features at a glance

The table below shows a summary of the features and benefits available through Macquarie Super Protector. For full details about each cover please refer to the product sections contained in this PDS.

Death cover

Paid as a lump sum, this cover can ensure that your family remains financially secure even if you die prematurely. The proceeds from Death cover can be used by your dependants for a variety of purposes, such as:

- clearing debts, eg. mortgage, credit cards, personal and car loans;
- investing to provide a replacement income stream;
- covering general living and lifestyle expenses;
- covering childcare expenses.

Who can apply?

As a member of Macquarie Superannuation, you can apply for Death cover between the ages of 16 and 64, and cover can continue, generally, up until the anniversary of the cover start date immediately prior to your 70th birthday. Applications are made on your behalf by Macquarie Investment Management Limited (MIML), the trustee of Macquarie Superannuation. Applications for cover (and any increases in cover) are subject to acceptance by Macquarie Life.

What amount is payable?

With Death cover you apply for an amount of insurance that will be paid upon your death in addition to the accumulated balance of your Macquarie Superannuation account. You can apply to increase your cover at any time by completing an application form and providing any additional information requested by Macquarie Life. You can decrease your level of cover at any time by notifying MIML (or Macquarie Life on behalf of MIML) in writing. If you are also covered for total and permanent disablement (*TPD*) then, if your TPD cover is attached to your Death cover, your Death cover will reduce by the amount of any TPD benefit payable.

	Cover Type		
	Death	**Total & Permanent Disablement (TPD)**	**Income Protection**
Benefit payment	Lump sum	Lump sum	Monthly
When is a benefit paid?	A benefit is paid upon your death	A benefit is paid if you become *totally & permanently disabled*	A monthly benefit is paid if you are *totally disabled* for longer than the chosen waiting period
Entry ages (next birthday)	16 to 64	16 to 64	16 to 54
Expiry age	Anniversary of cover prior to age 70	Anniversary of cover prior to age 70	Anniversary of cover prior to age 65
Minimum cover	$50,000	$50,000	$1,250 per month
Maximum cover	No maximum but subject to financial justification	$2,000,000	$15,000 per month

Protection against inflation

To minimise the effects of inflation on the value of your cover, we will automatically increase your insured benefit amount each year, until your cover stops, on your cover anniversary in line with increases in the *Consumer Price Index* (CPI), subject to a maximum of 10% each year. If you do not want to receive this automatic increase you should write to us prior to your cover anniversary.

When will we pay?

We will pay the insured benefit amount to MIML if you die while covered for the death benefit under the policy. MIML will then be able to distribute the proceeds along with your account balance, subject to the rules of Macquarie Superannuation and superannuation laws. Usually this would be to your estate unless you have specific nominations as provided within Macquarie Superannuation.

The rules of Macquarie Superannuation may contain conditions which need to be satisfied in order for the proceeds of your claim to be distributed.

When won't we pay?

We will not pay a benefit if your death was caused directly or indirectly by an intentional self-inflicted act within 13 months of:

- the cover start date;
- any increase in cover, but only in respect of that increase; and
- any reinstatement of cover.

Macquarie Life may, when lawfully entitled to do so, avoid or adjust your benefit if you have breached your duty of disclosure or have made a misrepresentation when applying for cover or an increase in cover.

When does the cover start?

Your Death cover starts from the cover start date shown in the certificate of insurance issued as confirmation that your cover has been accepted by Macquarie Life.

When does the cover stop?

Your Death cover will stop on the earliest of the following:

- anniversary of the cover start date immediately prior to your 70th birthday;
- your death;
- payment of the death benefit in full;
- payment of a TPD benefit that reduces the death benefit to nil;
- cancellation of the cover upon your written request;
- 30 days after you have left Macquarie Superannuation;
- you becoming ineligible for membership of Macquarie Superannuation under law;
- cancellation of the cover by Macquarie Life due to non-payment of the premium when due;
- the date you cease to be a permanent resident of Australia.

Total & Permanent Disablement (TPD) cover

Also paid as a lump sum, this cover allows you to ensure that you and your family have the financial resources to make any necessary lifestyle changes associated with becoming *totally and permanently disabled*. As an example, you may also choose to use the proceeds to clear debts and cover medical expenses.

Who can apply?

As a member of Macquarie Superannuation, you can apply for TPD cover between the ages of 16 and 64, and it can continue, generally, up until the anniversary of the cover start date immediately prior to your 70th birthday. Applications are made on your behalf by MIML. Applications for cover (and any increases in cover) are subject to acceptance by Macquarie Life.

You must be working a minimum of 20 hours per week in either a permanent part-time or full-time occupation to be assessed against part (a) of the TPD definition. (The full definitions for TPD are explained on page 3.) This cover may be unavailable to members with certain occupations. Your adviser can tell you whether you are eligible to apply based on your occupation.

If you are a non-income earning spouse, you can apply for TPD cover but the maximum amount of cover will be restricted to $500,000 and you will be assessed against a *home duties* definition, rather than the usual TPD definition (both the *home duties* and usual TPD definitions are explained on page 3).

What amount is payable?

With TPD cover you apply for an amount of insurance that will be paid in addition to the accumulated balance of your Macquarie Superannuation account. You can apply to increase your cover at any time by completing an application form and providing any additional information requested by Macquarie Life. You can decrease your level of cover at any time by notifying MIML (or Macquarie Life on behalf of MIML) in writing.

Protection against inflation

To minimise the effects of inflation on the value of your cover, we will automatically increase your insured benefit amount each year to age 70 on your cover anniversary in line with increases in the *Consumer Price Index* (CPI), subject to a maximum of 10% each year. If you do not want to receive this automatic increase you should write to us prior to your cover anniversary.

What are the options?

You can also structure your TPD cover in two ways:

Attached to your Death cover

When attached to Death cover, any benefit paid for TPD will reduce your Death cover by the amount paid for TPD. This means that the amount of TPD cover cannot exceed the amount of Death cover.

As separate cover

When taken as separate cover, your TPD cover is not linked to any other cover you hold with Macquarie Life.

When will we pay?

We will pay the insured benefit amount to MIML if the definition of TPD which applies to you has been satisfied while you are covered for TPD under the policy. MIML will then be able to distribute the proceeds along with your account balance subject to the rules of Macquarie Superannuation and superannuation laws. The rules of Macquarie Superannuation may contain conditions which need to be satisfied for the proceeds of your claim to be distributed.

Definitions of TPD

We will consider you to be totally and permanently disabled:

a) If you have been absent from work through injury or illness for a continuous period of at least 6 months and, to the satisfaction of Macquarie Life, are incapacitated to the extent that you are unlikely ever to be able to engage in any occupation, business or employment for which you are suited by education, training or experience.

Or

b) If you have suffered the total and irreversible loss of:

- the use of two limbs;
- the sight in both eyes;
- the use of one limb and the sight in one eye.

Where limb means an entire hand or an entire foot.

Or

c) If you are totally and continuously unable, and unlikely ever again to be able, to perform at least two of the following activities of daily living:

- bathing;
- dressing;
- eating and drinking;
- using a toilet to maintain personal hygiene; or
- mobility.

If you are over age 65, only part (c) of the above definition applies.

Home duties TPD definition

If you were engaged in full-time domestic duties at the time of disability, we will consider you to be totally and permanently disabled:

- If you have been unable to perform domestic duties through injury or illness for a continuous period of at least 6 months and, to the satisfaction of Macquarie Life, are incapacitated to the extent that you are unlikely ever to be able to engage in *domestic duties* or any occupation, business or employment for which you are suited by education, training or experience.

Domestic duties are defined as the tasks performed by a person whose sole occupation is to maintain their family home. These tasks include unassisted, by another person, cleaning of the home, cooking of meals for their family, doing the family laundry, shopping for their family's food and taking care of dependent children (where applicable). Domestic duties do not include duties performed outside your home for salary, reward or profit.

When won't we pay?

We will not pay a benefit if your TPD was caused directly or indirectly by an intentional self-inflicted act at any time after the date cover starts.

Macquarie Life may, when lawfully entitled to do so, avoid or adjust your benefit if you have breached your duty of disclosure or have made a misrepresentation when applying for cover or an increase in cover.

When does the cover start?

Your TPD cover starts from the cover start date shown in the certificate of insurance issued as confirmation that your cover has been accepted by Macquarie Life. If TPD cover is being taken as an attachment to your Death cover, your TPD cover cannot start until your application for Death cover has also been accepted by Macquarie Life.

When does the cover stop?

Your TPD cover will stop on the earliest of the following:

- anniversary of the cover start date immediately prior to your 70th birthday;
- your death;
- payment of the TPD benefit in full;
- payment of the death benefit in full;
- cancellation of the cover upon your written request;
- 30 days after you have left Macquarie Superannuation;
- you becoming ineligible for membership of Macquarie Superannuation under law;
- cancellation of the cover by Macquarie Life Limited due to non-payment of the premium when due;
- the date you cease to be a permanent resident of Australia.

Income Protection cover

Most people think that it's only the major events such as death or TPD that are likely to have significant financial implications for them or their family. But think about how you would cope if you lost your ability to earn an income even for a short period of time. Could you afford to maintain your current lifestyle, pay the bills, cover medical expenses and continue with your long-term savings objectives?

If you would struggle to make ends meet without your income, then Income Protection could be a simple solution for you.

Who can apply?

As a member of Macquarie Superannuation, you can apply for Income Protection cover between the ages of 16 and 54, and it can continue, generally, up until the anniversary of the cover start date prior to your 65th birthday. Applications are made on your behalf by MIML. Applications for cover (and any increases in cover) are subject to acceptance by Macquarie Life.

You must be working a minimum of 20 hours per week in either a permanent part-time or full-time occupation. This cover may be unavailable to members with certain occupations. Your adviser can tell you whether you are eligible to apply based on your occupation. A non-income earning spouse cannot apply for Income Protection cover.

What are the options?

There are three decisions to make when considering Income Protection:

- how long you are prepared to wait if you become *totally disabled*, before you qualify for a disability benefit – this is known as the waiting period and can be either 30 or 90 days;
- the maximum period you would like the disability benefit to be paid for – this is known as the benefit period and can be either 2 years or 5 years; and
- the amount that you want to be covered for, known as the *insured monthly benefit amount.*

Protection against inflation

To minimise the effects of inflation on the value of your cover, we will automatically increase your insured monthly benefit amount each year on your cover anniversary in line with increases in the *Consumer Price Index* (CPI), subject to a maximum of 10% each year. If you do not want to receive this automatic increase you should write to us prior to your cover anniversary.

For Income Protection cover the maximum monthly benefit is limited to 75% of your *pre-disability income*, so the automatic increases explained above should be declined if your salary or income does not increase by an amount at least equal to CPI.

When will we pay?

Totally disabled

If you become *totally disabled* while covered for Income Protection cover, we will pay a monthly benefit after you have been totally disabled for longer than the waiting period. The monthly benefit will be paid one month after the waiting period has been satisfied and will continue to be paid each month in arrears until the earliest of:

- you are able to return to work;
- the end of the benefit period; or
- when the cover stops.

The monthly benefit is the lesser of:

- the *insured monthly benefit amount*; and
- a monthly payment equal to 75% of your *pre-disability income*.

We will consider you to be *totally disabled* if, because of *injury* or *illness* you are:

- unable to perform one or more of the *important income producing duties* of your usual occupation;
- not working; and
- under the regular care and following the advice of a *medical practitioner*.

An *important income producing duty* is one that generates at least 20% of your monthly income or equates to at least 20% of your overall duties.

Partially disabled

If you are capable of returning to work in a reduced capacity you may be eligible for a partial disability benefit. A partial disability benefit is calculated as follows:

Monthly benefit

multiplied by

(*pre-disability income* minus *post-disability income*)

divided by

pre-disability income

We will consider you to be *partially disabled* if, because of *injury* or *illness* and while covered for Income Protection cover, you:

- have been totally disabled for at least 14 out of the first 19 consecutive days of the waiting period;
- are unable to perform one or more of the *important income producing duties* of your usual occupation, but you are working in your usual occupation, or a gainful occupation;
- are under the regular care and following the advice of a *medical practitioner*; and
- are receiving a *post-disability income* which is less than your *pre-disability income*.

Can the amount we pay you change?

The monthly benefit that we pay you may be reduced by other regular payments you receive or are eligible to receive:

- by way of workers compensation;
- by way of social security or other statutory or government payments;
- under any statutory accident compensation scheme;
- as income benefits under sick leave or any other disability, injury or illness insurance policy, excluding lump sum TPD or Trauma benefit payments.

If a lump sum (other than lump sum TPD or Trauma benefit payments) is received from any of the above sources, we will convert that lump sum to a monthly payment at the rate of 1% of the lump sum being paid per month. The monthly benefit we will pay will be reduced to ensure that, when combined with the income from other sources, it does not exceed 75% of *pre-disability income* (100% for *partial disability*).

Claims indexation

When you are receiving a monthly benefit we will automatically increase your *pre-disability income* and *insured monthly benefit amount* on each 12 month anniversary of your claim in line with increases in the *Consumer Price Index* (CPI), subject to a maximum of 7.5%.

Premiums whilst on claim

You do not have to pay your premium when you are receiving a monthly benefit. We will start deducting premiums again when you are able to return to work or after a claim has been paid for the duration of the benefit period.

Rehabilitation expenses benefit

If you have been *totally disabled* or *partially disabled* for longer than the waiting period, and eligible to claim, then under this benefit we may pay part or all of the costs associated with a rehabilitation programme approved by us. We may reimburse up to a maximum of six times the *insured monthly benefit amount*.

Return to work benefit

You can return to work at full capacity during the waiting period for up to 7 days in total before we will restart the waiting period. The waiting period will simply be extended by the number of days you have worked, ensuring that you are not penalised for trying to return to work. If you return to work at full capacity during the waiting period for more than 7 days in total, we will restart the waiting period.

Recurrent disability

If you return to work after payment of an Income Protection cover claim but within 6 months find yourself *totally disabled* or *partially disabled* again, from the same or a related *injury* or *illness*, the normal waiting period will be waived. This recurrence of disability will be treated as a continuation of the earlier claim and of the earlier benefit period.

Cover whilst unemployed

As long as you continue to pay the premiums when due, you can keep your cover for up to 12 months if you become unemployed (other than because of total disability) or you take unpaid, parental or sabbatical leave.

When won't we pay?

We will not pay a benefit for your total or partial disability caused directly or indirectly by:

- an intentional self-inflicted act;
- normal or uncomplicated pregnancy or childbirth;
- war or an act of war; or
- any criminal activity.

Benefits are only payable for a period of up to 3 months whilst you are outside Australia. Upon return to Australia, benefits can continue if you continue to satisfy the requirements of being *totally disabled* or *partially disabled*.

We will not pay a benefit for your total or partial disability during any period that you are in jail.

Macquarie Life may, when lawfully entitled to do so, avoid or adjust your benefit if you have breached your duty of disclosure or have made a misrepresentation when applying for cover or an increase in cover.

When does the cover start?

Your Income Protection cover starts from the cover start date shown in the certificate of insurance issued as confirmation that your cover has been accepted by Macquarie Life.

When does the cover stop?

Your Income Protection cover will stop on the earliest of the following:

- anniversary of the cover start date immediately prior to your 65th birthday;
- your death;
- cancellation of the cover upon your written request;
- 30 days after you have left Macquarie Superannuation;
- you becoming ineligible for membership of Macquarie Superannuation under law;
- cancellation of the cover by Macquarie Life Limited due to non-payment of the premium when due;
- the date you cease to be a permanent resident of Australia;
- you being unemployed for longer than 12 months. You must advise us in writing if you are unemployed for longer than 12 months.

How much does it cost?

The premium that you pay for your insurance is calculated using a combination of factors including:

- the type of cover you require;
- the level of cover you require;
- your age;
- your gender;
- whether or not you smoke;
- your occupation.

In some cases your premium may be increased due to your current state of health, occupation, or hazardous pursuits or pastimes.

The premium for your insurance will be deducted in advance from your Macquarie Superannuation portfolio. Deductions will be made from the cash component of your Macquarie Super Manager or Super Accumulator account. Premium deductions from Macquarie SuperOptions are made from the investment option with the highest value. You can choose to pay your premium either once a year or monthly, however, if you pay monthly you will be charged an additional 8%.

Can the premium change?

The premium will change:

- each year on the anniversary of the cover start date and the premium generally increases as your age increases;
- if the cover amount is varied, either at your request or because of automatic increases;
- if Macquarie Life reviews the premium rates.

Macquarie Life can change the premium rates and discount factors, but only if we change them for all equivalent covers on a simultaneous and consistent basis. Macquarie Life will give you at least 60 days prior written notice if there is to be an increase in the premium rates. There may be Stamp Duty, tax, excise, or other government charges related to this cover and its benefits, in addition to the premium. We reserve the right to increase the premiums to cover any increase in these charges or recoup these charges.

What happens if premiums are not paid?

If a premium payment is missed due to insufficient funds in your Superannuation account, Macquarie Life will send a notice to you advising the date on which the cover will end if the premium due is not paid. If you do not make a contribution sufficient to meet the premium due by that date, Macquarie Life will cancel the cover.

Macquarie Life will give you at least 20 business days written notice before the cover is cancelled because of non-payment of premiums.

What will your adviser receive?

Macquarie provides two options to your adviser on how they are paid for selling this product.

	OPTION 1	OPTION 2
	Up-front and Renewal Commission	Level Commission
Year 1	Up to 65% of your first year's premium	Up to 29% of your premium each and every year
Year 2 and each year after	Up to 25% of your premium	

This commission is paid by Macquarie Life and is not an extra amount paid from your Macquarie Superannuation account. Details of the commission received by your adviser will be shown in the Statement of Advice they prepare for you.

What about tax?

Tax treatment of premiums

The premiums for your cover are deducted from the investment balance in your superannuation account. Your investment balance is made up of contributions which you or others have made to super on your behalf, eligible termination payments which have been rolled into your account and investment earnings. Some of these amounts may be subject to tax in the fund and in certain circumstances contributions may attract a tax deduction, rebate or a government co-contribution. The tax rules that apply to superannuation contributions and rollovers can be complex. Please refer to the PDS for your Macquarie Superannuation fund or consult your tax adviser.

Macquarie Superannuation will claim a tax deduction for the expense of the insurance premiums paid for your cover. The tax effect of any deductible expense will be credited to your account. For Death and TPD cover, the whole of the premium is an allowable deduction for the fund. For Income Protection cover, only that part of the premium which relates to the first 2 years of the benefit is tax deductible. You should consult your tax adviser as to the tax effectiveness of life insurance purchased through superannuation.

Tax treatment of benefits

Because the insurance cover is offered to you through Macquarie Superannuation, if an insurance benefit is payable it is paid to you from the fund as a superannuation benefit. Special tax treatment applies to death and TPD benefits that are paid from a superannuation fund.

If a benefit becomes payable Macquarie Life pays the insurance proceeds to MIML, who in turn will be able to pay the benefit in accordance with the rules of Macquarie Superannuation and superannuation laws after allowance for any fund tax liability.

A lump sum benefit received in the event of death is generally tax free when the benefit is paid to one or more of your tax *dependants* (either directly or via your estate) and your relevant "reasonable benefit limit" has not been exceeded. For tax purposes a *dependant* includes a spouse (married or de facto), a child under the age of 18 years (including adopted children and step-children), an interdependent person or a person financially dependent on you. In other circumstances, part or all of the death benefit will not be tax free. The level of tax applicable will depend on a number of factors.

It is possible that, in some cases, part or all of a benefit that is payable in the event of your death may be paid in the form of a pension rather than a lump sum. Different tax rules apply to pension payments.

The taxation of a lump sum benefit received in the event of TPD is broadly similar to the tax treatment of retirement benefits except that in some cases, additional tax concessions may apply. If an income protection benefit becomes payable to MIML by Macquarie Life, the monthly benefit that is paid to you from Macquarie Superannuation will be subject to PAYG tax.

The tax information contained in this PDS is based upon our understanding of the tax laws that were current on 24th October 2005. These laws can change so you should consult your tax adviser to discuss the tax effects of Death, TPD or Income Protection cover as part of your superannuation arrangements.

For further information about the rules applying to the payment of benefits in Macquarie Superannuation, please refer to the PDS for that fund.

How to apply

To apply for cover all you need to do is complete an application form and personal statement. Your application can be made using the form attached to this PDS or via our e-Assessment electronic application. Please ask your adviser whether they have access to our e-Assessment service.

Your duty of disclosure

MIML will be entering into a contract of life insurance with the insurer, Macquarie Life, on your behalf. Before doing so, you have a duty, under the Insurance Contracts Act 1984, to disclose to the insurer every matter you know, or could reasonably be expected to know, that is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

You have the same duty to disclose those matters to the insurer before your cover is extended, varied or reinstated.

Your duty, however, does not require disclosure of a matter:

- that diminishes the risk to be undertaken by the insurer;
- that is of common knowledge;
- that your insurer knows or, in the ordinary course of its business, ought to know;
- as to which compliance with your duty is waived by the insurer.

Non-disclosure

If you fail to comply with your duty of disclosure and the insurer would not have entered into the contract on any terms if the failure had not occurred, the insurer may avoid the contract within 3 years of entering into it. If your non-disclosure is fraudulent, the insurer may avoid the contract at any time.

An insurer who is entitled to avoid a contract of life insurance may, within 3 years of entering into it, elect not to avoid it but reduce the amount that you have been insured for in accordance with a formula that takes into account the premium that would have been payable if you had disclosed all relevant matters to the insurer.

Information about privacy

Your privacy is important to Macquarie Life. This statement explains how your personal information can be used or disclosed and provides information about your privacy rights. By completing the application form attached you agree to allow Macquarie Life to use your personal information to:

- assess and process your application for insurance;
- communicate with you about your application and any cover Macquarie Life supplies to you;
- monitor, audit, evaluate and otherwise administer any cover that you hold with Macquarie Life; and
- assess, process and investigate any claims made under any cover.

Unless you notify Macquarie Life or MIML otherwise, your personal information may be used to offer similar products or services which may be of interest to you.

If you do not supply Macquarie Life with the personal information requested, Macquarie Life may not be able to provide cover to you.

Health information

Macquarie Life requires information about your health to assess your application for insurance cover. The references in this Privacy Statement to personal information include sensitive information such as medical and health related details. If required to administer your cover or process any claims Macquarie Life may seek further information from any doctor personally consulted by you at any time before making an application, or at any time during your application for insurance cover or during the term of any insurance cover granted by Macquarie Life.

Disclosure of personal information

You also agree that Macquarie Life may provide access to other Macquarie group companies or our external service providers, who provide services in connection with Macquarie products and services, including a reinsurer or suppliers of administrative services (for example, mailing houses and claims investigators).

Macquarie Life may also disclose your personal information:

- if acting in good faith, we believe that the law requires or permits us to do so; or
- if you consent; or
- to any party proposing to acquire an interest in our business.

Your rights and responsibilities

If you do not supply all of the personal information requested, Macquarie Life may not be able to provide you with the cover for which you apply. You also have legal obligations of disclosure (explained above) under the Insurance Contracts Act 1984.

Under the Privacy Act 1988, you may request access to your personal information held by Macquarie Life or MIML. You can contact us to make such a request or for any other reason relating to the privacy of your personal information by telephoning us on:

1800 005 057

or writing to us at:

Macquarie Life Limited
GPO Box 5216
Brisbane QLD 4001

Macquarie's privacy statement and details on how you may access your personal information can also be found at www.macquarie.com.au

What if I change my mind?

If you decide that your insurance cover does not suit your needs, you have a 14-day "Cooling-off Period" during which you can cancel your cover in writing and any premiums paid will be reinvested in accordance with the portfolio allocation at the time the premiums were deducted. The 14-day "Cooling-off Period" starts from the date you receive your insurance certificate confirming that your cover has started.

Interim cover

Death and TPD cover

Macquarie Life will provide interim *death by accident* cover and *accidental total & permanent disablement* cover for a period of up to 90 days from the date Macquarie Life receives your application for Death & TPD cover. The interim cover amount is the amount of cover applied for, to a maximum of $500,000.

For *death by accident*, the interim cover benefits are payable only if both the accident causing death and *death by accident* occur during the period of cover. For *accidental total & permanent disablement*, the interim benefits are payable only if the accident causing *total & permanent disablement* occurs during the period of cover.

However, benefits are not payable if the event giving rise to the claim was directly or indirectly caused by an intentional self-inflicted act, by an alcohol or drug related incident, engaging in an occupation, sport or pastime that would not be covered under the policy, or an accident that occurred prior to the application being signed. A benefit will not be paid for death in the event of suicide.

Income Protection cover

Macquarie Life will provide interim accident cover for total disability from *accidental injury* for a period of up to 90 days from the date Macquarie Life receives your application for Income Protection cover.

The interim cover amount is the amount of cover applied for, up to a maximum of $5,000 per month. The waiting period you nominated in your application applies and benefits are payable until the earlier of your return to work or 6 months. Benefits are payable only if the disability was caused by an accidental injury occurring during the period the cover is applicable. However, benefits are not payable if the disability is caused by an event which would be excluded (please refer to the section *When won't we pay* at page 5) or is directly or indirectly caused by your engaging in an occupation, sport or pastime that would not be covered under the policy, or an accident that occurred prior to the application being signed. Benefits are not payable as a result of death.

Cessation

Interim cover ceases on the earlier of Macquarie Life's acceptance or rejection of your application for cover, your withdrawal of the application or the date Macquarie Life advises you that the interim cover is cancelled. Macquarie Life's standard exclusions apply. When lawfully entitled to do so, Macquarie Life may avoid or adjust your interim benefit if you have breached your duty of disclosure or have made a misrepresentation when applying for cover.

Worldwide cover

Macquarie Life provides cover 24 hours a day anywhere in the world, subject to the conditions of the cover.

Continuation of cover

If you choose to leave Macquarie Superannuation but would like to retain your valuable insurance cover, Macquarie Life may agree to transfer your cover to a stand-alone personal policy. This option is not guaranteed and is subject to the availability of an equivalent stand-alone product and normal assessment criteria being met.

Transferring from another insurer

If you already have insurance cover with another insurer, you can apply to transfer your existing cover to Macquarie without going through the entire application and underwriting process.

To do this you need to:

- Complete a declaration of continued good health.
- Complete section B and C of the application form.

These should be sent to us together with:

- A copy of your original acceptance and cover schedule/certificate.
- Proof of the existence of the current cover.
- A copy of your most recent renewal notice.

There are a few conditions under which we will offer you replacement cover:

- if you are applying for TPD or income protection, you must be under age 55 at your next birthday;
- if you are applying for life cover, you must be under age 60 at your next birthday;
- your existing insurance cover must have been accepted at standard rates or with a medical loading of less than 50% and without any medical exclusions;
- your existing insurance cover must have been first underwritten less than five (5) years ago;
- the cover being issued by Macquarie will be limited to the same amount of cover as the existing cover being transferred.

The following maximum benefit amounts apply for transfer terms:

- Death = $3 million.
- TPD = $2 million.
- Income Protection = $10,000 per month.

Your Macquarie Super Protector cover will not start until the existing cover is cancelled. You should not cancel your existing cover until acceptance is confirmed by Macquarie Life.

Making a claim

Macquarie Life will pay a benefit under the cover only after admission of liability. To assess the claim, Macquarie Life will require the following, in a form that is satisfactory to us:

- a properly completed claim form;
- the Certificate of Insurance;
- proof of age (unless previously provided);
- if the death benefit is being claimed, a Death Certificate;
- if a TPD benefit is being claimed, then proof of your total and permanent disability;
- if an Income Protection benefit is being claimed, additional medical and financial information will be required to support ongoing benefit payments.

Who to contact

We are here to help with any questions you have about your cover. Our contact details are:

Telephone: 1800 005 057

Email: adviser_insurance@macquarie.com

Post: Macquarie Insurance
GPO Box 5216
Brisbane QLD 4001

What to do if you have a complaint

Macquarie Life has procedures in place to properly consider and deal with your enquiries and complaints within 45 days after they are made. If you have a complaint you may write to the Complaints Officer of Macquarie at:

Macquarie Insurance
GPO Box 5216
Brisbane QLD 4001

If your complaint is not resolved to your satisfaction within 90 days you may refer it to the Superannuation Complaints Tribunal. Its contact details are:

Superannuation Complaints Tribunal
Locked Bag 3060
GPO Melbourne VIC 3001

Telephone: 1300 884 114

Internet site: www.sct.gov.au

Keeping us informed

To ensure that our records are kept up to date and correct, we request that you advise us if you:

- change address;
- become unemployed for more than 12 months;
- leave Australia permanently.

Glossary of definitions

Accidental injury means injury caused directly or independently of any other cause from an unforeseen and unintended accident caused by violent, external and visible means.

Consumer Price Index is the weighted average of the eight Australian capital cities combined, published by the Australian Bureau of Statistics or any body which succeeds it, in respect of the 12 month period finishing on or prior to 30th September. It will be determined at 31st December each year and applied from 1st March in the following year.

Death by accident means death directly and independently of any other cause from an unforeseen and unintended accident caused by violent, external and visible means.

Illness means a sickness or disease which becomes apparent after the latter of:

- the cover start date; or
- the date we increased the benefit amount (other than for a CPI increase) but only in respect of that increase; or
- the date your cover was reinstated,

but before the cover ends, unless that illness was fully disclosed to Macquarie Life at the time of application and Macquarie Life agreed to cover it.

Injury means physical damage caused solely and directly by an accident which occurs on or after the latter of:

- the cover start date; or
- the date we increased the benefit amount (other than for a CPI increase) but only in respect of that increase; or
- the date your cover was reinstated,

but before the cover ends, unless that injury was fully disclosed to Macquarie Life at the time of application and Macquarie Life agreed to cover it.

Insurable income means the income earned through personal exertion calculated:

- after the deduction of expenses incurred in producing that income; and
- before the deduction of income tax.

It is based on the total remuneration package and includes salary, wages, packaged fringe benefits, regular commissions, bonuses, overtime payments and superannuation.

For the self-employed it also includes that share of net income the business directly generated by your personal exertion after deductions of all business expenses but before the deduction of tax.

Insurable income does not include:

- income that you would continue to receive from your business even if you are unable to work, including any ongoing profit generated by other employees of the business; or
- other unearned income such as dividends, interest, rental income.

Insured monthly benefit amount means the monthly amount Macquarie Life has agreed to insure you for the policy.

Medical practitioner means a doctor who is legally qualified and properly registered other than you or a member of your immediate family. If practising outside of Australia, the doctor must have qualifications equivalent to Australian standards.

Pre-disability income means the average monthly insurable income earned by you during the 12 months immediately prior to the commencement of your total disability.

Post-disability income means the average monthly insurable income earned by you during a period of partial disability.

Underwriting

Macquarie Life will promptly advise you and your adviser upon assessment of your application of any additional information needed to underwrite your application. The information about underwriting below is provided as a guide only and relates to the common medical and financial underwriting requirements for cover. We may also seek additional information about any hazardous pursuits or pastimes, duties of your occupation or other information that may assist with the assessment of your application.

Macquarie Life may ask you to complete a medical examination with your doctor – Macquarie Life covers the costs associated with that and any tests you require. The tests and requirements vary depending on your age, occupation and the amount you have applied to be insured for; the table below provides an overview. The blood tests referred to are tests for Hepatitis B and C, Multiple Biochemical Analysis (MBA) and HIV.

Your adviser is your main point of contact for your insurance so if you have any questions about your Macquarie Super Protector cover please talk to your adviser. In most circumstances, upon your request, we can send medical examination and blood test results to a doctor nominated by you in writing.

Underwriting requirements for Death & TPD (guide only)

Medical requirements

Sum Insured	Up to Age 40	Age 41-54	Above Age 55
Up to $500,000	PS		
$500,001 to $750,000		PS & Bloods	
$750,001 to $1,000,000	PS & Bloods	Bloods & Exam	
$1,000,001 to $1,500,000	Bloods & Exam	Bloods & Exam & ECG	
Over $1,500,000	Bloods, SPExam, ECG (XECG if > $2.5m), PMAR		

PS	Personal Statement
Bloods	Standard Blood Tests (HIV, Hepatitis B/C and MBA20)
Exam	Paramedical or Own Doctor Exam
ECG	Electrocardiogram (Resting)
XECG	Exercise Electrocardiogram
SPExam	Specialist Exam
PMAR	Personal Medical Attendant's Report

Financial requirements

Above $2,000,000 = Financial Questionnaire

Above $3,000,000 = Refer to underwriting

Underwriting requirements for Income Protection (guide only)

Medical requirements

Less than $6,000 per month = Personal Statement

More than $6,000 per month = Personal Statement, PMAR, Blood Tests

Financial requirements

Occupation Class	Monthly	Requirement Benefit
1P	Above $12,500 per month	Proof of *insurable income* last 2 years
1	Above $10,000 per month	Proof of *insurable income* last 2 years
2	Above $7,500 per month	Proof of *insurable income* last 2 years
3 and 4	Above $5,000 per month	Proof of *insurable income* last 2 years

Occupation classes

The following occupation class descriptions are provided as a guide only. Certain occupations may be ineligible for Income Protection cover or TPD cover. Your adviser can tell you whether you are eligible to apply based on your occupation.

Occupation Class	Group	Description
1P	Professionals	White collar professionals performing no manual duties. Also includes white collar workers with a degree who have been earning at least an average of $80,000 pa over the last 3 years, or with no degree but have been earning at least an average of $100,000 pa over the last 3 years. Proof of qualifications must be provided to qualify for a 1P occupation class.
1	White collar	White collar, administrative or clerical based occupations that do not involve any manufacturing or physically demanding duties.
2	Light manual skilled	Certain light manual skilled workers, business owners in non-hazardous industries involving light manual work and supervisors of blue collar workers, eg foreman.
3	Tradespeople and skilled	Skilled workers engaged and skilled in duties associated with a craft or manual occupation for which they are trade qualified, eg plumber, electrician.
4	Heavy manual	Heavy manual occupations of a semi-skilled nature or heavy blue trades, eg bricklayer, panel beater.

This page has been left intentionally blank.

Do not use this form unless it is attached to the PDS with an in-use date of 24th October 2005.

Macquarie Super Protector application form

MACQUARIE

PLEASE USE BLACK INK. PRINT IN CAPITALS. MARK BOXES WITH AN (X) WHERE APPLICABLE

Before you sign this application form, be aware that the life company or your adviser is obliged to have provided you with a PDS containing a summary of the important information in relation to this product. This information will help you understand the product and to decide whether it is appropriate for your needs.

SECTION A – PERSONAL DETAILS

1. Title

Mr ☐ Mrs ☐ Ms ☐ Other

Given name(s)

Surname

Male ☐ Female ☐ Date of birth / /

Age Marital status

2. Contact details

Residential address

Street number and name

Suburb State Postcode

Work phone number Home phone number Mobile phone number

Email address

3. If we need to get more information from you, may one of our underwriters contact you?

This can save time and ensure that we fully understand your circumstances

Yes ☐ No ☐

4. When is the most convenient time and place to contact you?

Day Time : am ☐ pm ☐

Home ☐ Work ☐ Mobile ☐

SECTION B – COVER DETAILS

5. Which superannuation fund are you a member of?

Macquarie Super Accumulator ☐ Macquarie Super Manager ☐ Macquarie SuperOptions ☐

6. Which of the following covers are you applying for:

Cover	Amount	
Death	$, , .	
TPD attached to Death	$, , .	(The amount of TPD cover cannot exceed the value of your death cover when attached to your Death cover.)
TPD as a separate cover	$, , .	(When taken as separate cover your death cover is not reduced by any TPD benefit paid. This cover can be used to top-up any TPD cover attached to Death cover.)

Payment frequency: ☐ Monthly ☐ Annually

Cover	Monthly benefit	Waiting period	Benefit period
Income Protection	$, . (max. 75% of income net expenses)	☐ 30 days ☐ 90 days	☐ 2 years ☐ 5 years

Continued on next page

SECTION C – INSURANCE HISTORY

7. Are you covered by, or are you applying for, any other life, disability, trauma or income protection insurance with any company including Macquarie?

Yes ☐ No ☐ If yes, provide details below. If no, go to next question.

Type of insurance	Start date	Insurance company	Policy number	Sum insured or monthly benefit	Waiting period and benefit period	Is this application replacing this cover?*
	/ /			$		Yes ☐ No ☐
	/ /			$		Yes ☐ No ☐
	/ /			$		Yes ☐ No ☐

* You should not cancel your existing policy until you receive written confirmation of the acceptance of your Macquarie Super Protector cover.

8. Have you ever had an application for insurance declined, postponed, cancelled, accepted with an exclusion or a higher than standard premium (a loading), or modified in any way?

Yes ☐ No ☐ If yes, provide details:

9. Are you in receipt of, or have you ever made a claim for, any type of accident or sickness (including lump sum total and/or permanent disablement, workers compensation or third party insurance) or have you ever applied for unemployment, sickness or accident benefits or other Centrelink or Veterans' Affairs benefits?

Yes ☐ No ☐ If yes, provide details:

SECTION D – OCCUPATION

10. What is your principal occupation?

11. What industry do you work in?

If you hold professional, tertiary or trade qualifications, please provide proof with this application form.

12. What are the principal duties of your occupation and where do you perform them?

Duties	% of time	Describe specific duties	Location
Sedentary and administration	%		
Supervising manual work	%		
Light manual work	%		
Heavy manual work	%		
Site visits and inspections	%		

13. Do you work at heights above 50ft (15m) or in a hazardous environment or with hazardous materials or offshore or underground?

Yes ☐ No ☐ If yes, provide details:

Continued on next page

14. How many hours per week do you work?

hours

15. Are you self-employed?

Yes No If no, proceed to question 16. If yes, complete rest of question 15 then proceed to question 17.

15B. How long have you been self-employed?

years months

15C. What was your annual income from personal exertion (after deducting business expenses but before tax) for the last 2 years?

Last year $, , . Year before last $, , .

15D. In the event of your disablement would your income continue for greater than 90 days?

Yes No

16. What were your earnings before tax from your principal occupation for the last 2 years?

Last year $, , . Year before last $, , .

SECTION E – PERSONAL PROFILE

17. Are you a permanent resident of Australia?

Yes No If yes, go to question 18. If no, proceed to part 17b.

17B. Are you eligible to be a member of an Australian superannuation fund? Yes No

18. Do you have any intention of living or travelling outside of Australia/New Zealand other than for trips of less than 1 month to Europe (excluding Eastern and Southern Europe) or North America?

Yes No If yes, provide details below:

When

For how long?

Reason

Where?

Frequency of travel

19. Do you take part in now or do you have definite intentions to take part in any of the following hazardous activities and or pursuits?

Yes No If yes, provide details by completing an Activities Questionnaire available on the Macquarie website or on request from the insurance team.

Flying as a pilot or crew in an aircraft

Motor sports (such as motor cycle or motor boat racing)

Water sports (such as underwater diving, ocean racing)

Recreations involving heights (such as parachuting, abseiling)

Other hazardous pursuits, activities or sports (eg polo, martial arts, body contact sports, underground activity)

20. Are you a full or part-time member of the armed forces?

Yes No If yes, provide details:

Continued on next page

21. Have you ever smoked tobacco or any other substance, or used any nicotine-containing product in the last 12 months?

Yes ☐ No ☐ If yes, provide details:

Type ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ Daily quantity ☐☐☐☐ How many years ☐☐☐

22. On average do you consume more than four standard glasses of alcohol per day?

Yes ☐ No ☐ If yes, provide type and daily quantity:

Type ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ Daily quantity ☐☐☐☐

23. Have you ever used illegal drugs or received advice and/or counselling for excess alcohol consumption or any substance addiction from any health professional?

Yes ☐ No ☐ If yes, provide details:

23A. What is your:

Height ☐☐☐ cm Weight ☐☐☐ kg

SECTION F – MEDICAL HISTORY

24. Have any of your natural parents, brothers or sisters suffered or died before the age of 65 from any of the following:

☐ Heart disease (eg angina, heart attack) ☐ Cancer ☐ Diabetes ☐ Multiple Sclerosis,

☐ Huntington's chorea ☐ Polycystic kidney disease ☐ Polyposis of the colon ☐ Any other hereditary disorder?

Relationship	Details of condition	Age when diagnosed	Current age	Age of death (if applicable)

25. Do you have, or have you ever had, any of the following medical conditions?

a. Any disorder or disease of the heart, circulatory problems or chest pains including high blood pressure, stroke, brain haemorrhage, embolism or raised cholesterol? ☐

b. Diabetes or raised blood sugar levels? ☐

c. Kidney, urinary, prostate or bladder disorders? ☐

d. Stomach, bowel, pancreas or liver disorders? ☐

e. Any benign or malignant cancer, tumour, lump, skin lesion, cyst or growth of which you are aware or for which you have sought medical advice or treatment? ☐

f. Asthma, bronchitis or respiratory disorder? ☐

g. Epilepsy, fits, convulsions or blackouts? ☐

h. Numbness, tingling, altered sensation, tremor, double vision or problems with balance or co-ordination? ☐

i. Any form of paralysis? ☐

j. Multiple Sclerosis? ☐

k. Eye or ear disease (other than minor defects corrected by spectacles, lenses)? ☐

l. Back, spinal or any other joint problems? ☐

m. Rheumatoid arthritis or arthritis? ☐

n. Repetitive strain injuries? ☐

o. Depression, anxiety, stress, chronic fatigue, suicide attempt? ☐

Continued on next page

26. Have you ever tested positive for HIV/AIDS, Hepatitis B or C, or are you awaiting the results of such a test (other than for this application)?

Yes ☐ No ☐

27. Have you ever engaged in male to male sexual activity or had sexual intercourse with someone you know or suspect to be HIV positive?

Yes ☐ No ☐

28. In the past 5 years, have you been absent from work or your place of study for a period of greater than 5 days through illness or injury not previously disclosed in this application?

Yes ☐ No ☐

29. Are you suffering from:

Any symptoms of illness	Yes ☐	No ☐
Undergoing counselling	Yes ☐	No ☐
Taking pills, drugs or medicine	Yes ☐	No ☐
Any physical defect or infirmity	Yes ☐	No ☐
In the last 5 years, have you undergone any medical investigation or test (eg genetic test, mammogram, colonoscopy, ultrasound or ECG) that you have not already disclosed?	Yes ☐	No ☐

30. Are you considering seeking medical advice, investigation or treatment (including surgery) for any current health problem not already disclosed?

Yes ☐ No ☐

IF YOU ANSWERED 'YES' TO ANY OF THE ABOVE QUESTIONS IN SECTION F, YOU MUST PROVIDE FULL DETAILS IN THE TABLE provided on page 20.

Continued on next page

31. What is your usual doctor's name and address?

Given name(s)

Surname

Address

Suburb

State

Postcode

Phone number

Clinic/Surgery name

32. How long has the doctor known you?

Weeks

Months

Years

If less than 12 months please provide contact details for your previous doctor.

Given name(s)

Surname

Address

Suburb

State

Postcode

Phone number

Clinic/Surgery name

33. How long ago did you last consult your doctor?

Weeks

Months

Years

34. What was the reason for the consultation?

35. What were the results of the consultation?

Continued on next page

SECTION G – ADVISER DETAILS

Adviser code

Adviser name

Dealer code

Dealer name

Commissions type

Up-front and Renewal commission

OR

Level commission

Commission rebates

Up-front commission rebate percentage* %

Renewal commission rebate percentage* %

OR

Level commission rebate percentage* %

* The rebate percentage must be between 0% and 100% and represents the percentage of the commission rates, shown on page 6 of this PDS, that you wish to rebate. For example, if you put 50% in the "Up-front commission rebate percentage" box, we will rebate 50% of the up-front commission payable (65%). This means your client will receive a rebate equal to 32.5% of the first year premium.

SECTION H – DECLARATION AND MEDICAL AUTHORITY

36. Declaration

I declare that the answers to the preceding questions are true and I have not deliberately withheld any information material to the proposed insurance. I acknowledge that I have read and understood the notes explaining my duty of disclosure in respect of the above information and the declaration of health. My decision to apply for this insurance is based on the material received and my understanding of the information, including the Macquarie Super Protector Product Disclosure Statement.

I have read and understood the Privacy Statement on page 7 and consent to the collection, use and disclosure of personal information in accordance with the Privacy Statement. Where I have provided information about another individual (for example, a beneficiary), I have made the individual aware of that fact and the contents of the Privacy Statement.

I consent to Macquarie Life Limited seeking medical information from any doctor personally consulted by me any time before making this application, or at any time during this application for insurance cover or during the term of any insurance cover granted to me by Macquarie Life Limited. I authorise the giving of such information during the currency of the liability of Macquarie Life Limited.

I acknowledge that investments in Macquarie Superannuation are not deposits with or other liabilities of Macquarie Bank Limited or of any other Macquarie Bank Group company, and are subject to investment risk, including possible delays in repayment and loss of income or principal invested. Neither Macquarie Bank Limited, Macquarie Life Limited, Macquarie Investment Management Limited nor any other member company of the Macquarie Bank Group guarantees the performance of the fund or the repayment of capital from the fund.

Signature of individual or joint account holder (in black ink)

Date / /

Name

37. Medical authority

Dear Doctor,

I hereby authorise you or any other physician or surgeon or other person in your employ or associated with you to give Macquarie Life Limited any information which they may require and which you have acquired in a professional capacity in attending me.

A photocopy of this authority should be accepted as my personal authority.

Patient's name

Date of birth

/ /

Signature

Date / /

Continued on next page

ADDITIONAL MEDICAL INFORMATION

If you answered yes to any of the questions in section F, you must provide additional information in the space provided below. If more space is needed, please use photocopies of this page and attach them to your application form.

A Question Number Illness, injury, condition or test

Test results

When did it start (DD/MM/YYYY)? When did it cease (DD/MM/YYYY)?

Type of treatment

When did treatment cease (DD/MM/YYYY)? How long off work? Have you completely recovered?

years months days Y N

Name of attending person

Address of institution

Suburb State Postcode

B Question Number Illness, injury, condition or test

Test results

When did it start (DD/MM/YYYY)? When did it cease (DD/MM/YYYY)?

Type of treatment

When did treatment cease (DD/MM/YYYY)? How long off work? Have you completely recovered?

years months days Y N

Name of attending person

Address of institution

Suburb State Postcode

C Question Number Illness, injury, condition or test

Test results

When did it start (DD/MM/YYYY)? When did it cease (DD/MM/YYYY)?

Type of treatment

When did treatment cease (DD/MM/YYYY)? How long off work? Have you completely recovered?

years months days Y N

Name of attending person

Address of institution

Suburb State Postcode

How to contact Macquarie Life

Financial Advisers

1800 005 057

Existing Clients

Your adviser is your main point of contact for your insurance cover with Macquarie Life, so if you have any questions about your cover, please talk to your financial adviser.

You can contact Macquarie Life by mail at:
Macquarie Insurance
GPO Box 5216
Brisbane QLD 4001

FORWARD thinking

MACQUARIE

0FD6104 10/05