

Macquarie Super Protector

Macquarie Life
Smart insurance solutions made simple



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Important Information

The insurance in this Product Disclosure Statement (PDS) is offered by Macquarie Life Limited, exclusively to members of those eligible superannuation plans, as explained below.

Macquarie Life is not an authorised deposit-taking institution for the purposes of the Banking Act (Cth) 1959, and Macquarie Life'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.

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 attached to this PDS or via an electronic application available through Macquarie's online insurance platform. It is advisable to read this document before completing an application form.

About this document

This PDS has been prepared by Macquarie Life ("we") for the information of members ("you") of the following superannuation plans, called eligible superannuation plans:

- Macquarie SuperOptions Super Plan, Macquarie Super Accumulator, Macquarie Super Manager (Macquarie Superannuation). The Trustee of Macquarie Superannuation is Macquarie Investment Management Limited ABN 66 002 867 003 AFSL 237 492 (MIML) ;
- any other superannuation fund for which MIML acts as trustee;
- any self managed superannuation fund which invests in Macquarie Investment Manager or Macquarie Investment Accumulator, (Macquarie Wrap).

When reading this PDS, a reference to the "Trustee" is a reference to MIML, or the trustee of your self managed fund.

Death and Total and Permanent Disablement cover is provided under a Group Life Policy and Income Protection cover is provided under a Group Income Protection Policy, issued by Macquarie Life to your Trustee. Benefits are payable subject to the terms of the applicable Policy. You can review a copy of the policies by contacting your Trustee.

There are also some terms used which have a special meaning. These terms are shown in italics and are either explained in context or in the Glossary on page 10.

The importance of insurance

By choosing to invest in 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 you to safeguard against the often unexpected short and long-term impacts caused by disablement or death.

This PDS covers these products:

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

Macquarie Super Protector is only available while you are a member of an *eligible superannuation plan*.

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?

If you are a member of an *eligible superannuation plan*, you can apply for Death cover between the ages of 16 (next birthday) and 65 (next birthday), and cover can continue, generally, up until the anniversary of the cover start date immediately prior to your 70th birthday. Applications must be made on your behalf by the Trustee and, if your application is accepted, cover will be provided under the Policy issued to your Trustee by Macquarie Life.

What amount is payable?

With Death cover you apply for an amount of insurance that will be paid upon your death. The insured benefit amount is payable under the Policy in addition to any accumulated savings in your *eligible superannuation plan*.

An application to increase your cover can be made at any time by completing an application form and providing any additional information requested by Macquarie Life.

Your cover can be decreased at any time:

- if MIML is your Trustee, by writing to MIML;
- otherwise, by requesting your self managed fund Trustee to write to Macquarie Life.

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 and 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 <i>totally and permanently disabled</i>	A monthly benefit is paid if you are <i>totally disabled</i> for longer than the chosen waiting period
Entry ages (next birthday)	16 to 65	16 to 65	16 to 55
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 then the increase should be declined by you or your Trustee by writing to Macquarie Life.

For the increase not to take effect, we must receive the decline notice in the 30 days prior to the applicable anniversary.

When will we pay?

If you die while covered under the Policy, the insured benefit will be paid to the Trustee. The Trustee must distribute the insured benefit in accordance with the governing rules of your *eligible superannuation plan* and superannuation laws.

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 under the Policy 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 by you or your Trustee;
- 30 days after you have left your *eligible superannuation plan* or you becoming ineligible for membership of your *eligible superannuation plan* under law;
- if your *eligible superannuation plan* is a self managed superannuation fund, 30 days after your *eligible superannuation plan* ceases to invest in *Macquarie Wrap*;
- cancellation of the cover by Macquarie Life due to non-payment of the premium when due;
- the date the policy ends.

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?

If you are a member of an *eligible superannuation plan*, you can apply for TPD cover between the ages of 16 (next birthday) and 65 (next birthday), and it can continue, generally, up until the anniversary of the cover start date immediately prior to your 70th birthday. Applications must be made on your behalf by the Trustee and, if your application is accepted, cover will be provided under the Policy issued to your Trustee by Macquarie Life.

This cover may be unavailable to members with certain occupations. We suggest that you ask your adviser whether you are eligible to apply based on your occupation. Alternatively please contact us. Our contact details are shown on page 10.

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 *domestic duties* definition. The TPD definitions are explained on page 3.

What amount is payable?

The amount we pay is the TPD cover sum insured at the date of your total and permanent disablement. When payable under the Policy, the insured benefit amount is payable in addition to any accumulated savings in your *eligible superannuation plan*.

An application to increase your cover can be made at any time by completing an application form and providing any additional information requested by Macquarie Life.

Your cover can be decreased at any time:

- if MIML is your Trustee, by writing to MIML;
- otherwise, by requesting your self managed fund Trustee to write to Macquarie Life.

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 then the increase should be declined by you or your Trustee by writing to Macquarie Life.

For the increase not to take effect, we must receive the decline notice in the 30 days prior to the applicable 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?

If you satisfy the definition of TPD which applies to you while covered under the Policy, the insured benefit will be paid to the Trustee. The Trustee must distribute the insured benefit in accordance with the governing rules of your *eligible superannuation plan* and superannuation laws.

Definitions of TPD

We will consider you to be totally and permanently disabled if through *injury or illness*:

- a) you have been absent from work 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) 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) 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 at the time of the *injury or illness* which gave rise to your TPD claim, only part (c) of the above definition applies.

Domestic duties TPD definition

If you were aged less than 65 and engaged in full-time *domestic duties* at the time of *injury or illness* that gave rise to your TPD claim, instead of paragraph (a) of the TPD definition, 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 under the Policy 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 by you or your Trustee;
- 30 days after you have left your *eligible superannuation plan* or you becoming ineligible for membership of your *eligible superannuation plan* under law;
- if your *eligible superannuation plan* is a self managed superannuation fund, 30 days after your *eligible superannuation plan* ceases to invest in *Macquarie Wrap*;
- cancellation of the cover by Macquarie Life due to non-payment of the premium when due;
- the date the policy ends.

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?

If you are a member of an *eligible superannuation plan*, you can apply for Income Protection cover between the ages of 16 (next birthday) and 55 (next birthday), and it can continue, generally, up until the anniversary of the cover start date prior to your 65th birthday. Applications must be made on your behalf by the Trustee and, if your application is accepted, cover will be provided under the Policy issued to your Trustee 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. We suggest that you ask your adviser whether you are eligible to apply based on your occupation. Alternatively please contact us. Our contact details are shown on page 10. 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*.

Please refer to the glossary of definitions on page 10 for details of what you can include as insurable income.

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 then the increase should be declined by you or your Trustee by writing to Macquarie Life.

For the increase not to take effect, we must receive the decline notice in the 30 days prior to the applicable 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 no longer *totally disabled*;
- the end of the benefit period (including any period for which the partial disability benefit was payable for that disability); 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.

Your usual occupation is your primary income producing occupation in which you were last engaged before becoming disabled.

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:

$$\frac{\text{Total disability monthly benefit} \times (\text{pre-disability income} - \text{post-disability income})}{\text{pre-disability income}}$$

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*.

The partial disability benefit is also payable monthly in arrears after you are no longer *totally disabled*, or after the end of the waiting period, whichever is later. It is only payable until the earliest of:

- when you are no longer *partially disabled*;
- the end of the benefit period (including any period for which the total disability benefit was payable for that disability); or
- when the cover stops.

Generally, benefits will be paid to you, or as directed by your Trustee, subject to superannuation laws.

Can the amount we pay change?

The monthly benefit that we pay 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 income from other sources, it does not exceed 75% of *pre-disability income* (100% for partial disability).

Claims indexation

When we are paying a monthly benefit we will automatically increase your *pre-disability income* and *total disability monthly benefit* 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

The premium for income protection is not payable when we are paying a total disability or partial disability benefit.

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 your re-training or rehabilitation under a rehabilitation programme approved by us. We may reimburse up to a maximum of six times the *insured monthly benefit amount*.

Return to work during the waiting period

You can return to gainful employment 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 gainful employment during the waiting period for more than 7 days in total, we will restart the waiting period.

Recurrent disability

If after payment of an Income Protection cover claim you find yourself *totally disabled* or *partially disabled*, from the same or a related *injury or illness*, this recurrence of disability will be treated as a continuation of the earlier claim and of the earlier benefit period. If this recurrence of disability occurs less than 6 months after the previous claim ended, a new waiting period will not apply, but benefits only resume for the balance, if any, of the benefit period.

If this recurrence of disability occurs more than 6 months after the previous claim ended, a new waiting period applies before benefits can resume for the balance, if any, of the benefit period.

Cover whilst unemployed

As long as premiums are paid 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 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;
- 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 qualify. We will not pay a benefit for your total disability 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 under the Policy 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 by you or your Trustee;
- 30 days after you have left your *eligible superannuation plan* or you becoming ineligible for membership of your *eligible superannuation plan* under law;
- if your *eligible superannuation plan* is a self managed superannuation fund, 30 days after your *eligible superannuation plan* ceases to invest in *Macquarie Wrap*;
- cancellation of the cover by Macquarie Life Limited due to non-payment of the premium when due;
- you being unemployed or on unpaid leave for longer than 12 months. You must advise us in writing if you are unemployed for longer than 12 months.
- the date the policy ends.

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;
- the level of cover;
- your age (premiums generally increase with age);
- your gender (death cover premiums are generally lower for females and income protection premiums are generally lower for males);
- whether or not you smoke (premiums are higher if 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.

If you are a member of *Macquarie Superannuation*, your premium will be deducted 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.

Otherwise, your premium will be deducted in advance from your *eligible superannuation plan* account.

Your premium can be paid either once a year or monthly, however, if paid monthly an additional 8% will be charged. The payment frequency can be changed by notifying us in writing at least 30 days prior to the anniversary of the cover start date.

Your adviser can provide you with an indicative quote for the cost of your cover using the premium calculator available via the online insurance platform.

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 by request or because of automatic increases;
- if Macquarie Life reviews the premium rates.

Macquarie Life can change the premium rates, but only if we change them for all equivalent covers on a simultaneous and consistent basis. Macquarie Life will give you (if your Trustee is MIML) or your Trustee (if your *eligible superannuation plan* is a self managed fund) at least 60 days prior written notice if there is to be an increase in the premium rates.

What happens if premiums are not paid?

If a premium payment is missed due to insufficient funds in your *eligible superannuation plan* account, Macquarie Life will send a notice to:

- you (if your Trustee is MIML); or
- your Trustee (if your *eligible superannuation plan* is a self managed superannuation fund),

advising the date on which the cover will end if the premium due is not paid. If a payment sufficient to meet the premium due is not made by that date, Macquarie Life will cancel the cover.

Macquarie Life will give 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	

The commission rates shown above are exclusive of GST.

This commission is paid by Macquarie Life and is not an extra amount paid from your *eligible superannuation plan* 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 relevant account investment balance in your *eligible superannuation plan*. For Death and TPD cover, the whole of the premium is normally an allowable deduction for your *eligible superannuation plan*. For Income Protection cover, only that part of the premium which relates to the first 2 years of the benefit is normally tax deductible. You should consult your tax adviser as to the overall tax effectiveness of life insurance purchased through superannuation as there are other aspects of superannuation tax, which need to be taken into account aside from the tax treatment of premiums.

Tax treatment of benefits

Because the insurance cover is available to you through an *eligible superannuation plan*, 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 your Trustee, who in turn will be responsible for paying the benefit in accordance with the rules of your *eligible superannuation plan* 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, typically any regular payments made by your Trustee to you will be assessable income for tax purposes and your Trustee may be required to deduct PAYG tax.

The tax information contained in this PDS is based upon our understanding of the tax laws that were current on the date of this PDS. 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. Please ensure the all questions in the application form are completed.

- Sections A to G and Section I are to be completed by the scheme member whose life is being insured;
- Section J is to be completed by the adviser; and
- Section H is to be completed by your Trustee if your *eligible superannuation plan* is a self managed superannuation fund.

Your application can be made using the form attached to this PDS or via our online insurance platform. Please ask your adviser whether they have access to our online insurance platform.

Your duty of disclosure

Your Trustee 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 or the online application 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 or your Trustee 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 personal information will also be provided to your financial adviser in connection with the application for insurance and on-going management of the insurance cover, unless you instruct us not to supply your adviser with any detailed medical information received by us. You can do this by ticking the box in the declaration of the application form or by writing to us.

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 if MIML is your Trustee). 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
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 (or your Trustee if your *eligible superannuation plan* is a self managed superannuation fund) have a 14-day "Cooling-off Period" during which your cover can be cancelled in writing. If you are a member of *Macquarie Superannuation*, premiums paid will be reinvested in accordance with the portfolio allocation at the time the premiums were deducted. Otherwise, premiums will be re-credited to the superannuation account in your *eligible superannuation plan* from which they were deducted. The 14-day "Cooling-off Period" starts from the date you (if your Trustee is MIML) or your Trustee (if your *eligible superannuation plan* is a self managed superannuation fund) receive your insurance certificate confirming that your cover has started.

Interim cover

Death and TPD cover

Macquarie Life will provide cover for:

- *death by accident* (in the case of an application for death cover); and/or
- total and permanent disablement from *accidental injury* (in the case of an application for TPD cover),

from the date Macquarie Life receives your application.

The interim cover amount is the amount of cover applied for, to a maximum of \$500,000.

Benefits are not payable if the event giving rise to the claim was directly or indirectly caused by an intentional self-inflicted act, the consumption of alcohol or drugs, or your engaging in an occupation, sport or pastime which we would not regard as acceptable for cover at our standard rates or that would not be covered under the Policy. A benefit will not be paid for death in the event of suicide or other self inflicted act.

Income Protection cover

Macquarie Life will provide interim cover for total disability from *accidental injury* from the date Macquarie Life receives your application for Income Protection cover as long as you are not engaged in an occupation or participating in any sport or pastime which we would not regard as acceptable for Income Protection cover at our standard rates under the Policy.

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 on total disability for a maximum of 6 months. The benefit is subject to adjustments and limitations on payment in the same way as the Income Protection cover.

When does interim cover stop

Interim cover stops when:

- your application is withdrawn;
- we notify you that we accepted or rejected your application; or
- 90 days from the date Macquarie Life receives your application,

whichever occurs first.

When lawfully entitled to do so, Macquarie Life may avoid or adjust your interim cover 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 your cover ceases because:

- you leave *Macquarie Superannuation* or any other fund for which MIML is trustee: or
- your *eligible superannuation plan* is a self managed superannuation fund, and it ceases to invest in *Macquarie Wrap*,

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 Life without going through the entire application and underwriting process.

To do this you need to:

- Complete a transfer form available from your adviser. This form 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 and the documents you provide, as listed above, must verify the following criteria:

- 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 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. This may include medical and other assessments we request;
- if an Income Protection benefit is being claimed, additional medical and financial information will be required to support ongoing benefit payments. We may also request medical and other assessments and financial audits.

Where we request an examination, assessment or financial audit by a person we nominate, Macquarie Life will meet the cost. Otherwise you must meet the cost of meeting our claim requirements.

Payment from the superannuation fund

If a benefit becomes payable Macquarie Life pays the insurance proceeds to your Trustee, who in turn will be responsible for paying the benefit in accordance with the rules of your *eligible superannuation plan* and superannuation laws after allowance for any fund tax liability.

We note that in some limited cases, it is possible the trustee will not be able pay the insurance proceeds out of your *eligible superannuation plan* until a further condition is met. We suggest you seek advice about the superannuation laws applying in this area and the rules of your *eligible superannuation plan*.

Who to contact

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

Telephone: 1800 005 057
Fax: 1800 812 175
Email: insurance@macquarie.com
Post: Macquarie Life
GPO Box 5216
Brisbane QLD 4001

Telephone calls made to you or received from you may be recorded by Macquarie. Please advise us at the commencement of any call if you do not wish the call to be recorded.

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 Life
GPO Box 5216
Brisbane QLD 4001

If your complaint is not resolved to your satisfaction within 90 days and your Trustee is MIML, you may refer it to the Superannuation Complaints Tribunal on 1300 884 114.

If your *eligible superannuation plan* is a self managed superannuation fund you may refer your complaint to the Financial Industry Complaints Service on 1300 780 808.

Keeping us informed

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

- of a change in your or the Trustee's address or contact details;
- if you become unemployed for more than 12 months;
- if you leave Australia permanently.

Glossary of definitions

Accidental injury means bodily injury caused by an accident after the date your application for death cover is received by Macquarie Life and before interim cover stops.

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 where both the accident and death occurred after the date your application for death cover is received by Macquarie Life and before interim cover stops.

Eligible superannuation plan is one of the superannuation funds explained on the inside cover of this PDS.

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

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

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 later of:

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

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.

Macquarie Superannuation means Macquarie SuperOptions Super Plan, Macquarie Super Accumulator, Macquarie Super Manager

Macquarie Wrap means Macquarie Investment Manager or Macquarie Investment Accumulator.

Medical practitioner means a doctor who is legally qualified and properly registered other than you or your business partner 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* or, if you were unemployed or on unpaid leave immediately before the start of your total disability during the 12 months that you were last earning *insurable income*.

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 on the next page 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 on the next page 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 written 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, businessowners 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.

Macquarie Super Protector application form



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 Miss 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. Should medical tests be required to assess your application, you will be contacted directly by our nominated pathologists as soon as possible to arrange the tests, unless you instruct us otherwise.

Yes No

If yes, what is the most convenient time and phone number for contacting you? (please specify times between the hours of 9am and 5pm EST)

Day Time : am pm

Home Work Mobile

SECTION B – COVER DETAILS

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

If this is an increase to existing cover, only enter the amount by which you wish to increase your cover.

Cover	Amount	
Death	\$ <input type="text"/> , <input type="text"/> , <input type="text"/> . <input type="text"/>	
TPD attached to Death	\$ <input type="text"/> , <input type="text"/> , <input type="text"/> . <input type="text"/>	(The amount of TPD cover cannot exceed the value of your death cover when attached to your Death cover.)
(Death cover amount must also be completed above)		
TPD as a separate cover	\$ <input type="text"/> , <input type="text"/> , <input type="text"/> . <input type="text"/>	(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.)

Cover	Monthly benefit	Waiting period	Benefit Period
Income Protection	\$ <input type="text"/> , <input type="text"/> , <input type="text"/> . <input type="text"/>	<input type="checkbox"/> 30 Days <input type="checkbox"/> 90 Days	<input type="checkbox"/> 2 Years <input type="checkbox"/> 5 Years
	(max. 75% of income net expenses)		

5. Premium payment frequency

Monthly Annually

6. Are you applying for cover through a self managed superannuation fund?

Yes If Yes, please complete question 6 and then proceed to question 8

No If No, go to question 7

Which account does your self managed superannuation fund invest in: Macquarie Investment Manager Macquarie Investment Accumulator

Account number

Fund details

Name:

As trustee for:

ABN:

Address 1:

Address 2:

Suburb: State: Postcode:

7. Which superannuation fund are you a member of?

Macquarie Super Accumulator Macquarie Super Manager Macquarie SuperOptions

Other funds for which Macquarie Investment Management Limited is a Trustee (provide details):

Account number: If this is a new account, please also include a completed superannuation application with your application for insurance

SECTION C – INSURANCE HISTORY

8. 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	State date	Insurance company	Policy number	Sum insured or monthly benefit	Waiting period and monthly benefit	Is this application replacing this cover?*	
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

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

9. 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:

10. 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 E – PERSONAL PROFILE

19. Are you a permanent resident of Australia?

Yes No If yes, go to question 20. If no, proceed to part 19B.

19B. Are you eligible to be a member of an Australian superannuation fund?

Yes No

20. Do you have any intention of living or travelling outside of Australia/New Zealand?

Yes No If yes, provide details below:

When:

For how long?:

Purpose:

Where?:

Frequency of travel:

21. Do you currently, or do you have definite intentions to, take part in any of the following hazardous activities and/or pursuits?

Yes No If yes, please circle the activity(ies) from the following list or if it is not listed in the relevant category, provide the specific activity in the space provided.
Please provide full details by completing an Activities Questionnaire available on the Macquarie website or on request from the insurance team.

- a. Flying as a pilot or crew in an aircraft
- b. Motor sports (such as motor cycle, motor car, or motor boat racing)
- c. Underwater diving or yacht racing
- d. Recreations involving heights (such as parachuting, abseiling)
- e. Other hazardous pursuits, activities or sports (eg polo, martial arts, football or any other body contact sports, underground activity)

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

Yes No If yes, provide details:

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

Yes No If yes, provide details:

Type

Daily quantity

How many years

24. 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

25. 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:

SECTION F – MEDICAL HISTORY

26. What is your:

Height cm Weight kg

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

Yes	No	Heart disease (eg angina, heart attack)	Yes	No	Cancer	Yes	No	Diabetes	Yes	No	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)	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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

	Yes	No
a. Any disorder or disease of the heart, circulatory problems or chest pains including high blood pressure, stroke, brain haemorrhage, embolism or raised cholesterol?	<input type="checkbox"/>	<input type="checkbox"/>
b. Diabetes or raised blood sugar levels?	<input type="checkbox"/>	<input type="checkbox"/>
c. Kidney, urinary, prostate or bladder disorders?	<input type="checkbox"/>	<input type="checkbox"/>
d. Stomach, bowel, pancreas or liver disorders?	<input type="checkbox"/>	<input type="checkbox"/>
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?	<input type="checkbox"/>	<input type="checkbox"/>
f. Asthma, bronchitis or respiratory disorder?	<input type="checkbox"/>	<input type="checkbox"/>
g. Epilepsy, fits, convulsions or blackouts?	<input type="checkbox"/>	<input type="checkbox"/>
h. Numbness, tingling, altered sensation, tremor, double vision or problems with balance or co-ordination?	<input type="checkbox"/>	<input type="checkbox"/>
i. Any form of paralysis?	<input type="checkbox"/>	<input type="checkbox"/>
j. Multiple Sclerosis?	<input type="checkbox"/>	<input type="checkbox"/>
k. Eye or ear disease (other than minor defects corrected by spectacles, lenses)?	<input type="checkbox"/>	<input type="checkbox"/>
l. Back, spinal or any other joint problems?	<input type="checkbox"/>	<input type="checkbox"/>
m. Rheumatoid arthritis or arthritis?	<input type="checkbox"/>	<input type="checkbox"/>
n. Repetitive strain injuries?	<input type="checkbox"/>	<input type="checkbox"/>
o. Depression, anxiety, stress, chronic fatigue, suicide attempt?	<input type="checkbox"/>	<input type="checkbox"/>

29. 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

30. 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

31. 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

32. Are you:

	Yes	No
Suffering from any symptoms of illness	<input type="checkbox"/>	<input type="checkbox"/>
Undergoing counselling	<input type="checkbox"/>	<input type="checkbox"/>
Taking pills, drugs or medicine	<input type="checkbox"/>	<input type="checkbox"/>
Suffering from any physical defect or infirmity	<input type="checkbox"/>	<input type="checkbox"/>

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

33. 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 THE FOLLOWING 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? years months days Have you completely recovered? 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? years months days Have you completely recovered? 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? years months days Have you completely recovered? Y N

Name of attending person

Address of institution

Suburb State Postcode

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

Given name(s)				Surname				
Address								
Suburb				State			Postcode	
Phone number			Clinic/Surgery name					

35. How long has the doctor known you?

	Weeks		Months		Years
--	-------	--	--------	--	-------

If you have known this doctor for less than 12 months or consult with more than one doctor, please provide the name and address of previous or concurrent doctor.

Given name(s)				Surname				
Address								
Suburb				State			Postcode	
Phone number			Clinic/Surgery name					

36. When was your last consultation with a doctor?

Date: / /

37. What was the reason for the consultation and the name of the doctor consulted?

Reason:

--	--	--	--	--	--	--

Given name: Surname:

--	--	--	--	--	--	--

Address:

--	--	--	--	--	--	--

Clinic/Surgery name:

--	--	--	--	--	--	--

38. What were the results of the consultation?

SECTION G – MEDICAL AUTHORITY

39. 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

	/		/		
--	---	--	---	--	--


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:
GPO Box 5216
Brisbane QLD 4001