

Nomination of Dependants

Application form to increase your life insurance cover in the smartMonday Group Insurance (EY sub-plan).
You can also use this form to reduce your cover.

Section 1 Important Information

If you are a permanent or fixed term employee of EY, the standard level of Life insurance cover provided in the smartMonday Group Insurance product is $2 \times \text{Income}$, and for your Total & Permanent Disablement (TPD) insurance cover, $4 \times \text{Income}$. **The cost of your insurance is paid for by EY.**

As a special feature of the EY plan, if you have an eligible 'dependant' you can apply to have your Life cover increased to $4 \times \text{Income}$. Please refer to section 4 to understand who is considered a 'dependant' and the types of evidence that may be required to confirm the status of your relationship.

Please note: This form does not direct the Trustee on how to pay insurance claim proceeds. To nominate beneficiaries, please complete a *Nomination of Beneficiary* form.

Section 2 Personal Information

Full name

Employee ID

smartMonday Member Number

Date of birth

Mobile phone

Section 3 Dependants

To apply for additional Life cover you must have an eligible 'Dependant'. Please complete the details below and select the type of relationship you have with your dependant from the drop-down menu. Refer to section 4 for information about the types of dependants. If you wish to **reduce** your Life cover to $2 \times \text{Income}$, tick the box below and proceed to section 5.

Full name of Dependant

Relationship type (*You must make a selection from the drop-down menu. See section 4 for more information*)

Date of dependency (dd/mm/yy)

*This is the date your spouse or child became a dependant.
e.g. date of birth or date of adoption of a child.*

or

I wish to **reduce** my Life cover to $2 \times \text{Income}$

Section 4

Information about Dependants

Important: You are not required to provide evidence of your nominated dependant with this form. Evidence of your relationship may be requested to confirm eligibility for increased cover in the event of a claim. The insurer is not limited to the evidence shown in the table, which is only a guide to the typical evidence required.

Dependants

You are considered to have a 'Dependant' if you have one of the following types of relationships:

Relationship type	Primary evidence <i>(suggested)</i>	Secondary evidence <i>(suggested)</i>
Non-working spouse (married)	'Non-working' means your spouse is not working and not earning an income from employment or self-employment. Evidence of this would be a tax assessment from around the time the dependant nomination is submitted to smartMonday, or notice from your spouse's employer confirming termination of employment.	Marriage certificate
Non-working spouse (de facto)		Documents confirming that your de facto spouse lives at same address or Statutory declaration from a 3rd party confirming the status of your de facto relationship
Natural child (under the age of 25)	Birth certificate	N/A
Adopted child (under the age of 25)	Adoption papers	N/A
Child of your spouse (under the age of 25)	Birth certificate	Notice from an Australian Government agency confirming that the child lives with you (i.e. Medicare or Centrelink statements)
Dependant child (of any age) who is permanently unable to live independently due to disablement	Birth certificate	A Power of Attorney or Eligibility for Centrelink Carer's allowance for providing care to the child or A letter from your child's treating doctor (who has been treating the child for >12 months) confirming permanent disablement of the child

Increased Life cover

Increased cover will commence from the date smartMonday receives your completed application form and will be subject to the following conditions:

- The level of life cover provided is subject to the automatic acceptance limit (set out in the PDS Part C),
- Any exclusions, premium loadings, or Limited cover conditions that apply to the existing life cover will also apply to the increased life cover.
- Limited cover conditions (explained in Section 7) will apply if we do not receive your nomination within **90 days** of:
 - └ your latest date of commencement with EY as a fixed-term or permanent employee, or
 - └ the date your spouse is no longer working (see table above), or
 - └ the date you commence a de facto relationship or marriage with a non-working spouse, or
 - └ the birth or adoption of your child, or
 - └ the date your adult child can no longer live independently (see table above)

Section 5

Declaration and Signature

I declare that:

I have an eligible Dependant (as I have listed in section 3), and I want my level of life cover to be **increased** to **4 x Income**.

or

I want to **reduce** my level of life cover to **2 x Income**.

- I understand and agree to the terms and conditions set out in this form and the smartMonday Group Insurance Product Disclosure Statement (PDS).
- I understand that the insurer may require evidence (per the suggested examples in section 4) of my nominated dependant in the event of a claim, and the insurer is not limited to the types of evidence suggested in the table.
- I have read and understand the 'Duty of Care' (as set out in section 6).
- My answers to questions within this form are complete and accurate.

Signature

Date

Print name

Section 6 Duty of Care

You do not need to return this page to us when completing this form.

Your duty to take reasonable care

When applying for insurance, there is a duty to take reasonable care not to make a misrepresentation. A misrepresentation could be made if an answer is given that is false, only partially true, or that does not fairly reflect the truth. This means when answering our questions, you should respond fully, honestly and accurately. This application will be treated as if you are applying for an individual 'consumer insurance contract'. If after the cover starts, you think you may not have met your duty, please contact us immediately and we'll let you know whether it has any impact on the cover.

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

You are responsible for all answers given, even if someone assists you with your application. We may later investigate the answers given in your application, including at the time of a claim.

Consequences of not complying with the duty

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

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

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

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

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

Guidance for answering our questions

When answering our questions:

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

Section 7 Limited Cover

'Limited Cover' means the insurer will only pay a benefit for an illness or injury if it first becomes apparent or first occurs on or after the date your cover started or increased:

- Increased life cover will subject to limited cover conditions for at least 12 consecutive months. Limited cover will cease to apply when you have been in active employment for 30 consecutive days after the initial 12 month period, and
- Death or terminal illness that is caused (either directly or indirectly) as a result of suicide, attempted suicide or intentional self-inflicted injury or infection, will be excluded for 12 months from the date cover is increased, but only in relation to the increased cover.

RETURN TO: smartmonday@iasas.com.au OR smartMonday Group Insurance PO Box 1305 South Melbourne VIC 3205 Queries: 1800 861 856

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