



1 November 2019

Occupational Duties Questionnaire

- IOOF Pursuit
- IOOF Portfolio Service
- IOOF Lifetrack

Please use this form if you want to update your current occupation.

Please complete these instructions in BLACK INK using CAPITAL LETTERS and ✓ boxes where applicable.

Step 1: Member details

Member number (if known) - -

Title (Dr/Mr/Mrs/Ms/Miss) Surname

Given name(s)

Residential address

Suburb State Postcode

Date of birth / / Gender Male Female

Employer's name

What is your occupation?

What is your annual salary/remuneration** package (gross)? \$

** Salary/remuneration package (gross): comprises your current wages or salary, plus commissions, plus all other regular cash and non-cash payments and benefits provided to you or for your benefit by your employer, and excludes superannuation guarantee contributions. For full definition of salary/remuneration package, see the relevant insurance guide for your product available on our website (www.ioof.com.au).

What are the principal duties of your occupation and the percentage of time performing each (to a total of 100%):

Principal duties	Percentage of time spent (%)
1. Clerical/administration/managerial	
2. Light manual (such as qualified tradespeople, coffee shop owner)	
3. Manual (such as carpenter, plumber, plasterer, mechanic or an occupation for which travel is an essential part of the job (eg field surveyor)	
4. Heavy manual (such as interstate bus driver, warehouse worker, labourer, bricklayer, house removalist)	
5. Other – please specify:	

Details of any tertiary qualifications or registrations with professional bodies

Step 2: Your duty of disclosure

Your duty of disclosure to IOOF Investment Management Limited (IIML) and TAL Life Limited ABN 70 050 109 450, AFSL 237848 (TAL):

Before you enter in to a contract of life insurance with an insurer, you are required under the Insurance Contracts Act 1984 to provide the insurer with the information the insurer needs to decide whether the insurer will accept your application for insurance, what terms will apply, and what your premium will be.

You have the same duty to provide information to TAL and IIML (your Duty of Disclosure) as described below.

Your Duty of Disclosure applies when applying for insurance cover and when varying or replacing any existing insurance cover. It applies from the moment you start completing the application questions and until the insurer advises that they have accepted your application for cover, variation or replacement and issued confirmation.

You must answer all questions honestly and completely. You must tell the insurer everything you know and everything that a reasonable person in the circumstances could be expected to know is relevant to the insurer's decision whether to insure you and whether any special conditions need to apply to the cover.

You do not need to tell the insurer about any matter that diminishes the risk undertaken by the insurer, is of common knowledge, that the insurer knows, or should know as an insurer, or that the insurer tells you they do not need to know.

Non-disclosure

If you have not disclosed all relevant matters to us and the insurer, and the insurer would not have entered into all or part of the cover on the same terms had they known about those matters, the insurer may avoid the contract within three years of the commencement date. If your non-disclosure or misrepresentation is fraudulent and the insurer would not have provided the cover on the same terms had they known about these matters, the insurer may avoid all or part of the cover at any time. This means that the insurer can treat the cover as if it never existed and would not be liable to pay any claims.

Alternatively, instead of avoiding all or part of the cover the insurer may decide:

- a** to reduce the benefits for all or part of the cover 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, although any reduction to benefits payable in respect of your death can only occur within three years of the commencement date; or
- b** for any benefits provided under the cover other than benefits payable in respect of your death, to vary the cover in such a way as to place you in the position you would have been in if you had disclosed all relevant matters to the insurer.

If you have applied for cover via a financial adviser it is also your responsibility to ensure that the information provided to your adviser is accurate and complete and that the correct information is entered into the Application Form.

Step 3: Privacy statement

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

The way in which IIML and TAL collects, uses, secures and discloses your personal information is set out in their respective Privacy Policies. IIML Privacy Policy is available at www.ioof.com.au/privacy. TAL Privacy Policy available at <http://www.tal.com.au/Privacy-Policy>.

Collection and use of personal information

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

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

Disclosure of personal information

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

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

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

- Required by law (such as to the police or Australian Tax Office),
- Authorised by law (eg under Court Orders or Statutory Notices).

Step 4: Member declaration and signature

- I acknowledge that I have read the notice explaining my duty of disclosure in Step 2 and understand that this duty also applies until formal notification of acceptance. I have read and checked any answers not completed in my handwriting and, to the best of my knowledge and belief, all the answers to the questions in this application which relate to me are true and correct and no information material to the assessment of this insurance has been withheld.
- I have read the privacy statement in Step 3 of this application, and I consent to my personal information (including health and sensitive information) being collected, used and disclosed by IIML and TAL or their external service providers/contractors as contemplated in this form, including collecting it from, or disclosing it to, any medical practitioner or third party as required to assess, verify or process my application or any claim I may make. This consent applies to any health and sensitive information IIML and TAL collect on this form or future forms in relation to this insurance.
- If I have provided IIML or TAL with information about another person, I undertake to advise them that:
 - IIML and TAL collect, hold and use the personal information for the purpose set out in IIML's and TAL's Privacy Policies
 - their personal information may be disclosed to a third party
 - they may access or correct any personal information held about them.
- I understand that if this application is accepted, my cover will be subject to the terms and conditions of IOOF's insurance policy with TAL.
- I acknowledge that I have received and considered the current Product Disclosure Statement prior to completing this form.
- I acknowledge I'm electing to apply for insurance even if I'm under age 25 and/or my balance is less than \$6,000.

Insurance inactivity opt in

I elect to have any existing or future insurances retained, even if my account does not receive a contribution for a continuous period of 16 months. I acknowledge I can request to cancel my insurance at any time.

Member signature

Date / /

Please forward all correspondence and enquiries to

Applications and forms

Post GPO Box 264, Melbourne VIC 3001
Email clientfirst@ioof.com.au
Fax 03 6215 5933

Enquiries

Telephone enquiries 1800 333 500
Email enquiries clientfirst@ioof.com.au