

Join BUSSQ Premium Choice

Please complete and sign this form and return to: BUSSQ GPO Box 2775, Brisbane Qld 4001

For help completing this form call 1800 692 877, email super@bussq.com.au or visit bussq.com.au

Are you already a BUSSQ member? NO YES, my member number is

1 Personal details

Mr/Mrs/Ms/Miss Given names Surname

Date of birth (dd/mm/yyyy) Gender (M/F) Daytime contact number Mobile

Email

Street address Suburb/Town State Postcode

Postal address Suburb/Town State Postcode

Tick if same as above

Occupation

2 Your Tax File Number (TFN)

- You don't have to provide your TFN and it's not an offence if you don't. If you do BUSSQ will only use and disclose it for purposes approved by law, including finding and identifying your super, calculating tax and providing information to the ATO. These purposes may change in the future.
- If you choose not to provide your TFN you may pay more tax on your benefits and contributions and you will not be able to make personal contributions to BUSSQ. These consequences may change in the future.
- BUSSQ will disclose your TFN to another superannuation fund if you transfer your benefits there unless you advise us in writing that you do not want your TFN disclosed.

I elect to provide my TFN and declare it is:

Tax file number

3 Your BUSSQ insurance cover - You must complete this section

Do you wish to hold default insurance cover with BUSSQ?

YES (proceed to insurance classification questions below) NO (proceed to section 4)

Information about the default insurance that is offered with your Premium Choice account can be found in the *Premium Choice PDS* and *Insurance Handbook*. This includes the definitions of some of the terms used on this form. You should read this information before completing this section.

Insurance Classification

You only need to complete either the unitised (default) or fixed cover section questions, depending on which type of cover you want.

Unitised Death or TPD cover – mark '✓' in one box

Manual – you perform mainly manual physical work. **Non-manual** – you spend at least 50% of your working time in an office environment.

Fixed Death or TPD cover – answer 'yes' or 'no'

Do you spend at least 80% of your total working time in an office or similar environment performing administrative, clerical or sedentary type duties? YES NO

Do you have a recognised trade qualification relating to your occupation or, does your occupation require you to perform light manual work or, are you a supervisor of blue collar workers and your duties include up to 10% of light manual work (e.g. an electrician, printer, greengrocer, carpenter, storeman, plumber, factory production manager etc.)? YES NO

Are you a skilled or semi-skilled worker whose duties include heavy manual work or are you required to operate heavy machinery (e.g. qualified wall/floor tiler, glazier, sign writer, bulldozer driver, forklift driver etc.)? YES NO



Please note: If your BUSSQ account becomes inactive (no contributions or rollovers received) for 16 months, then your insurance cover will be cancelled.

PART A – Complete this section if you are employed

BUSSQ offers default Death and Total and Permanent Disablement (TPD) cover to eligible Premium Choice members who are employed by an employer who is paying contributions to BUSSQ on their behalf.



Please note: You are eligible for default insurance only if you meet all of the eligibility criteria for default cover set out in the *Insurance Handbook*. This means, you may NOT be eligible for default Death and TPD cover if you:

- Are self-employed.
- Have previously reduced, opted out or cancelled your BUSSQ insurance cover.
- Have been previously paid or are eligible to receive, or have lodged a claim or have a claim pending for, a TPD benefit from BUSSQ, any insurer or another superannuation fund.
- Have been paid or are eligible to receive or have lodged a claim for or have a claim pending for a Terminal Illness benefit from or with any insurer of a superannuation fund, or are otherwise suffering from a Terminal Illness.
- Are under 25 and/or have an account balance under \$6,000* unless you are covered by the dangerous occupation exemption.

*See page 10 of the *Insurance Handbook*.

I am eligible for default Death and TPD cover, and I would like to have my default cover as:

Fixed Cover

Unitised Cover

For more information about the difference between fixed and unitised cover, please see the *Insurance Handbook*.

Amount of cover (Please select one option only):



If you have selected fixed cover the amount of default cover you receive is based on the equivalent value of unitised cover as outlined below. You will pay premiums for this amount of fixed cover, and the value of your cover will not be reduced as you get older.

If you have selected unitised cover you will receive the number of units outlined below.

For more information see the *Insurance Handbook*.

Default cover – equivalent to four units of cover as detailed in the *Insurance Handbook*.

Please note: If you are under 21 you can select this option instead of your Under 21 Budget cover within 60 days of joining. Please ensure your contributions adequately cover your insurance premiums.

Special offer upon joining – increase of default cover to a total of six units of cover as detailed in the *Insurance Handbook*. This offer is available to you if you meet the conditions for default cover and return the form to BUSSQ within four months of the date of the welcome notification we send to you upon joining.

Under 21 Budget cover – equivalent to one unit of death and TPD cover valued at \$50,000. If you select this option you will automatically be upgraded to four units of Death and TPD cover (or the equivalent value) on your 21st birthday.

Additional cover

As a BUSSQ Premium Choice member you can apply for additional Death and TPD cover, as well as Income Protection cover. You can also apply to transfer insurance you hold with other superannuation funds to your BUSSQ account.

To apply for additional Death and TPD cover and Income Protection cover, please apply online or complete the *Application to Change or Increase Insurance* form available at bussq.com.au.

To apply to transfer insurance cover you hold with another superannuation fund please complete the *Application to Transfer Insurance* form available at bussq.com.au. Please note that you should complete the transfer of insurance cover **before rolling your other superannuation fund into BUSSQ**.

I have enclosed an *Application to Change Your Insurance* form and/or an *Insurance Transfer* form.

PART B – Complete this section if you are self-employed or your employer is not paying contributions to BUSSQ

As you are not eligible for default cover, you can apply for Death, TPD and Income Protection Insurance by completing the *Application to Change Your Insurance* and *Increase Insurance* forms available at bussq.com.au.

If you have insurance cover with another superannuation fund you can apply to transfer insurance cover using the *Application to Transfer Insurance* form available at bussq.com.au. **Please note that you should complete your transfer of insurance before rolling your other superannuation fund into BUSSQ.**

I have enclosed an *Application to Change Your Insurance* form and/or an *Insurance Transfer* form.

4 Authority

We know that sometimes it's tricky to find time to call and get information about your super. Providing someone with an authority to access your information means we can speak to them about your super. By giving a person authority you're only allowing them to access information, not to act on your behalf, so we'll still need to speak to you to do things like update your address, make a claim or open an Income account. If you don't specify an end date for the authority it will remain in force indefinitely. By completing this section you are giving the named person authority to access your account information.

Name of person/company	Relationship to you
<input type="text"/>	<input type="text"/>
Phone	Email
<input type="text"/>	<input type="text"/>
Authority end date (dd/mm/yyyy)	
<input type="text"/>	

5 Employer details

Employer's name	Employer's BUSSQ number (if known)	
<input type="text"/>	<input type="text"/>	
Date started working for employer (dd/mm/yyyy)	Occupation	Employer's phone number
<input type="text"/>	<input type="text"/>	<input type="text"/>

OR I am self-employed

6 Roll over your other super accounts



Before you complete this section you should consider the following:

- BUSSQ may be able to transfer your insurance cover before you close your other accounts. If you would like to do this DO NOT complete this section, and call us on **1800 692 877**.
- Electing to rollover your other super account/s on this form will close your account/s with other super funds.
- Any insurance cover you have with your other fund may cease when you close your account; and
- BUSSQ recommends that you call your other fund before rolling over.

I elect to roll in the funds named below.

Please note: your rollover may not be able to be processed if all fields are not completed. If you have more than 3 accounts to roll over please call us.

Super fund name	Fund ABN/Unique Super Identifier (USI)	Member number
<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"/>

7 Nomination of beneficiaries



BUSSQ accepts binding death benefit nominations. Please check bussq.com.au for further information and to download the Binding Death Benefit Nomination form. The below nomination is a non-binding nomination.

In the event of your death, please nominate to whom you would prefer your benefits to be paid. You can nominate one or more preferred beneficiaries. Attach a list if space is not sufficient.

First person's full name	Relationship to you		
<input type="text"/>	<input type="text"/>		
Date of birth (dd/mm/yyyy)	Phone	How much? <input type="text"/> %	
<input type="text"/>	<input type="text"/>		
Street address	Suburb/Town	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

A death benefit is payable to your dependants and/or your legal personal representative (executor of your will or administrator of your estate). The final decision rests with the Trustee. More information is available at bussq.com.au.

