

Total and Permanent Disablement (TPD) or death and TPD cover opt-out form for Personal and Partner Section members

As a Personal or Partner Section member, you can choose to opt out of TPD cover or opt-out of both death and TPD cover by completing this form and returning it to ANZ Staff Super. If you're unsure of your decision, we recommend that you consult a licensed or appropriately authorised financial adviser.

Please return your completed form to: ANZ Staff Super GPO Box 2139 Melbourne VIC 3001

If you need help

For assistance call ANZ Staff Super on 1800 000 086, or go to anzstaffsuper.com.

Step 1 – Complet	te your personal details	Please print in black or blue pen, in uppercase, one character per box.	
Title Mr Mrs Ms Miss Other Date of birth / / / Given names Surname Member number			
Step 2A – Election to opt-out of TPD cover only			
I wish to opt-out of the Total and Permanent Disablement cover in the Personal or Partner Section (as applicable).	 Please note: The cancellation of your TPD cover will be effective from the date this election is processed. If you wish to re-apply in the future, you will need to provide health and other information to the Insurer and your cover will not commence until the Insurer accepts your application and will be subject to any special conditions applied by the Insurer. Your death cover will continue on the current basis. The cost of your TPD cover accrued prior to it being cancelled will be deducted from your account at the end of the month in which your TPD cover is cancelled or on earlier exit by redeeming some of your units. 		

Step 2B - Election to opt-out of both death and TPD cover

I wish to opt-out of both death and Total and Permanent Disablement cover in the Personal or Partner Section (as applicable).

Please note:

- 1. The cancellation of your death and TPD cover will be effective from the date this election is processed.
 - If you wish to re-apply in the future, you will need to provide health and other information to the Insurer and your cover will not commence until the Insurer accepts your application and will be subject to any special conditions applied by the Insurer.
- 2. The cost of your death and TPD cover accrued prior to it being cancelled will be deducted from your account at the end of the month in which your cover is cancelled or on earlier exit by redeeming some of your units.

Step 3 - Sign the form

By signing this form I:

- direct the Trustee to cancel the TPD or death and TPD cover from my account in the Personal or Partner Section (as applicable);
- acknowledge that I will not be entitled to a TPD insured benefit if I become disabled after the date this form is received by the Trustee;
- acknowledge that if I also opt out of death cover, my beneficiaries or estate will not be entitled to a death insured benefit if I die after the date this form is received by the Trustee;
- · acknowledge that I have received all information I require in order to exercise the election I have made;
- · accept that I will be bound by the provisions of the Trust Deed and Rules which govern the operation of ANZ Staff Super;
- · confirm that I have read the "Protecting members' privacy" statement on this form (see above); and
- confirm that I understand and consent to my information being collected, disclosed and used in the manner set out in this
 form.

Signature	Date
X	
Please return your completed form to: ANZ Staff Super GPO Box 2139 Melbourne VIC 3001	

Protecting members' privacy

The Trustee, ANZ Staff Superannuation (Australia) Pty Limited, seeks to take all reasonable steps to protect members' privacy and the confidentiality of members' personal information.

The administrator, Australian
Administration Services Pty Limited,
collects (on behalf of the Trustee)
personal information directly from
members and their employers. Sometimes
information about you may be collected
from other third parties such as a previous
superannuation fund, your financial adviser
or publicly available sources. We collect,
use and disclose personal information
about you to provide and manage your
account and give you information about
your super, or as required by super and
tax laws.

If you do not provide the personal information requested or it is incomplete or inaccurate, we may not be able to manage your account properly and processing of transactions to, from or in relation to your account may be delayed.

Members' personal information is kept confidential but may be disclosed by the Trustee or administrator to third parties, such as ANZ Staff Super's actuary, insurer, medical consultants, underwriter, legal adviser and auditor and other external service providers who are contracted to assist with administering members' benefits. It may also be disclosed where expressly authorised or required by law, for example to government agencies such as the Australian Taxation Office and Australian Financial Complaints Authority. Members' personal information may also be disclosed to the Group Superannuation Department of ANZ for the purposes of administering members' benefits or resolving members' enquiries or complaints.

Members' personal information may be disclosed to related entities of the administrator located overseas as part of the day-to-day provision of administration or ancillary services. The Trustee's Privacy Policy Statement contains more detail about how we deal with your personal information and information about how you can access and seek correction of information we hold about you. It also includes information about how you can lodge a complaint about how we've dealt with your personal information and how that complaint will be handled.

If you have any queries in relation to privacy issues, please contact:

ANZ Staff Super
Mail: GPO Box 2139
Melbourne VIC 3001
Phone: 1800 000 086

(02) 9287 0320

Email: enquiry@anzstaffsuper.com
The Trustee's Privacy Policy Statement is
available on ANZ Staff Super's website
anzstaffsuper.com or by calling us on
1800 000 086. You can also access
the administrator's privacy policy on our

website.

Fax: