

1. PERSONAL DETAILS

2. OCCUPATION CATEGORY

If you would like to change your Occupation Category, please complete the questions below, sign and date this form.

You are charged insurance fees based on the risk profile of your occupation. The plan's default category is Blue Collar. If you are classified as White Collar or Professional, you can save money on insurance fees.

OCCUPATION CATEGORIES	
Professional	White Collar Professionals performing no manual duties (e.g. lawyer, accountant). Usually those with a tertiary qualification or registration by a professional body (they must be using these qualifications in their occupation). Those well established senior executives (with 10 or more years in that role) with incomes in excess of \$80,000 pa, without tertiary qualifications may also be included.
White Collar	Clerical, administration and managerial occupations involving office and travel duties. No manual work (e.g. administrator, book-keeper, computer operator). Includes occupations with tertiary qualifications that involve very light physical work (e.g. osteopath, physiotherapist).
Blue Collar	Anyone who does not qualify as Professional or White Collar.

1. Are the duties of your occupation limited to professional, administrative, clerical, secretarial or similar 'white collar' tasks that do not involve manual work and are conducted entirely (or at least 80%) within an office environment (excluding travel from one office environment to another)?

☐ Yes ☐ No

2. Are you earning more than \$80,000 each year from your profession?

☐ Yes ☐ No

3. Do you have a tertiary qualification, or are you a member of a professional institute or registered by a government body?

☐ Yes ☐ No

4. Are you in a management role?

☐ Yes ☐ No

5. If you cannot answer YES to question (1), but believe you may qualify for a White Collar or Professional occupation category due to your occupation and/or due to the minimal time you perform your duties outside an office environment, please provide details of your occupation and a brief description of your duties below.

[illegible]

3. OPT-IN TO MAINTAIN INSURANCE COVER

I wish to maintain the following types of insurance:

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

Note: if your insurance fees are paid by your employer, you will receive automatic insurance and do not need to opt-in. However, if you are transferred to another division of the Fund you will need to opt-in. This could happen, for example, if you leave your employer.

Important information to note

- If you opt-in we will maintain your insurance even if your account is inactive for 16 months or more, or your account is transferred to another division of the fund (this could happen, for example, if you leave your employer).
- By opting-in you acknowledge that you understand the effect this may have on your account balance and you do not require any further information.
- Limited cover may apply for a period, if you opt in after joining. Please see your Insurance, Fees and Costs Guide for more information.
- If you do not opt in to any cover at this time, when you are at least 25 years old and you have a balance of \$6,000 or more, cover will automatically commence (eligibility requirements and limitations may apply).
- If you choose to opt in to some but not all of the insurance cover available to you, you will have to reapply if you would like that cover in future.
- Insurance fees will be deducted from your account while you have cover, unless your cover is paid for by your employer.
- You can change or opt-out of (i.e.cancel) your insurance cover at anytime by sending us a completed Insurance Request form, available at resourcesuper.com.au/forms-factsheets/ or by calling us on 1800 824 227.

4. DECLARATION AND SIGNATURE

I declare that

- All answers provided by me on this form are true and correct.
- I have read and understood the current PDS and the Insurance, Fees and Costs Guide for my division of the Russell Investments Master Trust.
- I have not withheld any information that may affect the Insurer's decision as to whether to accept my application to change my occupation category.

Furthermore

- I understand insurance fees, where applicable, will be deducted from my iQ Super account.
- I acknowledge that if I do not complete this application correctly or I do not sign and date this form, my previous occupation category will remain in force.
- I acknowledge that insurance cover will only be provided on the terms and conditions set out in the contract of insurance with the Insurer of the Russell Investments Master Trust and as agreed between the Russell Investments Master Trust and its Insurer from time to time.
- I understand that the occupation category will be updated from date of acceptance from the Insurer/Fund and the adjusted insurance fee will apply from this date onwards and will not be backdated.

For information on the Insurer's privacy and information handling practices, read their Privacy Policy Statement at www.mlc.com.au or call **1800 226 364** for a copy.

Member Signature

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Date (DD MM YYYY)

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Member name

[illegible]

Please return this form to:
Resource Super
Locked Bag A4094
Sydney South NSW 1235

You can also contact us as follows:

Toll free on **1800 824 227**

Operating hours are from Monday to Friday, 9am – 5pm (AEST)

E: info@resourcesuper.com.au | W: resourcesuper.com.au