



My Extra Insurance form

Oracle Superannuation Plan

Use this form if you would like to buy extra death and total and permanent disablement (TPD) insurance if you're a permanent Oracle employee under age 65. Note, permanent Oracle employees working on average less than 15 hours per week over a 3 month period are eligible to apply for additional cover, however restrictions apply and disablement benefits are only payable in limited circumstances.

You can also use this form to make changes to your existing level of additional insurance.

To take out extra insurance, you need to **complete this form and an *Application for Insurance* form** (available from the Plan's website). The *Application for Insurance* form asks for medical and other health information, so that the insurer can determine whether it will provide you with cover and whether any conditions should apply. You should carefully read the section of the form entitled "The duty to take reasonable care not to make a misrepresentation" and ensure you understand and comply with it. You may be asked for further medical information based on the answers you provide.

You can reduce or cancel your additional insurance at any time by writing to the Plan Administrator (see contact details overleaf).

Checklist

I have completed and attached an *Application for Insurance* form.

Checklist for your other super options:

Do you want to tell us who should receive your death benefit? Use the *My Beneficiaries form* or apply online.

Do you want to change how much you contribute to super or your investment option? Use the *Super Options form* or apply online.

Do you want to set up or change super/insurance for your spouse? Use the *My Spouse form*.

All forms are available on the Plan's website, <https://super.towerswatson.com/super/oracle>.

My details

Last name	<input type="text"/>	Title	<input type="text"/>
First name	<input type="text"/>	Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>
Work location	<input type="text"/>	Employee number	<input type="text"/>

Taking out extra insurance

You buy extra cover in units. The amount of cover provided by a unit depends on your age (see the table on the back of this form). The amount of TPD cover you can have is limited. The total of your standard insured TPD benefit and your additional voluntary insurance cannot exceed \$2.5 million. Each unit of extra cover costs \$3.85 per month. For full details, see the Plan's Product Disclosure Statement (PDS) for Oracle Employee and Retained Benefit members.

I want to apply for units of cover. The fee for each unit of cover is \$3.85 per month.

I understand that at the date of this application, this is equal to an insured sum of \$ and the amount of cover for each unit will change with each birthday.

I also understand that the fee for my extra insurance will be deducted from my Company Account in the Plan.

Extra death and TPD insurance cover per unit

Your current age	Amount of insurance	Your current age	Amount of insurance	Your current age	Amount of insurance
Up to 33	\$157,480	44	\$51,100	55	\$12,000
34	\$135,850	45	\$45,700	56	\$10,250
35	\$124,980	46	\$39,700	57	\$9,000
36	\$118,400	47	\$34,900	58	\$7,850
37	\$106,380	48	\$30,650	59	\$7,200
38	\$99,170	49	\$27,060	60	\$6,550
39	\$90,180	50	\$23,400	61	\$6,050
40	\$82,350	51	\$20,500	62	\$5,450
41	\$73,400	52	\$18,080	63	\$4,800
42	\$64,900	53	\$15,700	64	\$4,180
43	\$57,680	54	\$13,300	65	Nil

My declaration

I understand that:

- I have received and understood the PDS for Oracle Employee and Retained Benefit members.
- This additional insurance request is subject to the insurer's written approval and any terms and conditions imposed by the insurer. The insurer may decline my application.
- Deductions will be made from my Company Account to pay my insurance fees. This will be shown on my annual *Benefit Statement*. I confirm that I want my additional insurance to continue even if:
 - My account balance is below \$6,000;
 - I am under age 25; or
 - My account is inactive for a continuous period of 16 months.

I will advise the Trustee if this changes.

- I can apply to change my cover only at 1 June each year (by completing another copy of this form and returning it to the Plan Administrator by 15 May of that year).
- I can reduce or cancel my additional insurance cover at any time by writing to the Plan Administrator.
- I have read and understood the summary of the Plan's *Privacy Policy* as set out in the PDS. I agree to the collection and use of my personal information as disclosed therein.

Signature

Date / /

Please return this completed form and your *Application for Insurance* form to:

The Plan Administrator, Oracle Superannuation Plan
PO Box 1442, Parramatta NSW 2124
Ph: 1800 127 953 (+61 2 8571 6288 from overseas)

The Plan Administrator will acknowledge receipt within five business days. They will also send your *Application for Insurance* form to the insurer. If you don't receive an acknowledgement, please call the Plan Administrator on 1800 127 953.

The Administrator will advise you in writing if your application for extra insurance is approved by the insurer. Your additional insurance cover only starts from the day when the Administrator advises you in writing that your cover is in place.

Administrator use only

Form received / /

Application for Insurance form received / /

Acknowledgement sent / /