

Application to amend your Insurance

MLC Personal Protection Portfolio and MLC Life Cover Super



Issue 16 | Preparation date: 30 January 2023

Important information

Before you complete this application form, please read the relevant Product Disclosure Statements (PDSs) and any supplementary PDS. These documents will help you understand the different products, how they work and decide if they are appropriate for you. The PDSs relevant to you are:

- For MLC Personal Protection Portfolio and MLC Life Cover Super – MLC Personal Protection Portfolio and MLC Life Cover Super Product Disclosure Statement (Insurance PDS), issued by the insurer, MLC Limited.
- For MLC Life Cover Super – please also read the MLC Super Fund – Retail Insurance in Super: for Life Cover Super and Protection^{first} Super Product Disclosure Statement (Super PDS), issued by the Trustee, NULIS Nominees (Australia) Limited.

This application form is jointly issued by the insurer and the trustee for the purpose of collecting information that each requires to be able to provide the insurance and super products you want.

Information about genetic tests

If you have had a genetic test, you only need to disclose this to us if your total combined insurance cover (including cover under super, cover held with other life insurers, and cover you've applied for with us) will be more than any one of the following:

- \$500,000 life cover, or
- \$500,000 total and permanent disability cover (TPD), or
- \$200,000 critical illness (trauma) cover, or
- \$4,000 a month income protection cover, salary continuance cover or business expenses cover.

If you have had a favourable (negative) genetic test result you can provide this information regardless of the amount of cover applied for.

Your duty to take reasonable care not to make a misrepresentation

Your policy or the policy you are applying for is a consumer insurance contract and the duty below applies to you.

About this application and your duty

When you apply for life insurance, we conduct a process called underwriting. It's how we decide whether we can cover you, and if so on what terms and at what cost.

We will ask questions we need to know the answers to. These will be about your personal circumstances, such as your health and medical history, occupation, income, lifestyle, pastimes, and current and past insurance. The information you give us in response to our questions is vital to our decision.

The duty to take reasonable care

When applying for insurance, there is a legal duty to take reasonable care not to make a misrepresentation to the insurer before the contract of insurance is entered into.

A misrepresentation is a false answer, an answer that is only partially true, or an answer which does not fairly reflect the truth.

This duty also applies when extending or making changes to existing insurance, and reinstating insurance.

If you do not meet your duty

If you do not meet your legal duty, this can have serious impacts on your insurance. Your cover could be avoided (treated as if it never existed), or its terms may be changed. This may also result in a claim being declined or a benefit being reduced.

Please note that there may be circumstances where we later investigate whether the information given to us was true. For example, we may do this when a claim is made.

Guidance for answering our questions

You are responsible for the information provided to us. When answering our questions, please:

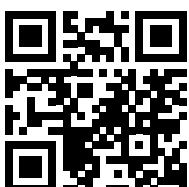
- think carefully about each question before you answer. If you are unsure about any question, we are here to help and you can contact us,
- answer every question,
- answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it,
- review your application carefully before it is submitted. If someone else helped prepare your application (for example, your adviser), please check every answer (and if necessary, make any corrections) before the application is submitted, and
- you must not assume that we will contact your doctor for any medical information. If you are unsure about whether you should include information or not, please include it.

Trustee of the Fund
NULIS Nominees (Australia) Limited
ABN 80 008 515 633 AFSL 236465

Fund
MLC Super Fund
ABN 70 732 426 024

Insurer
MLC Limited
ABN 90 000 000 402 AFSL 230694

The Trustee is part of the Insignia Financial Group. MLC Limited uses the MLC brand under licence from Insignia Financial Group. MLC Limited is part of the Nippon Life Insurance Group and is not a part of the Insignia Financial Group.



MLC02PT

Your duty to take reasonable care not to make a misrepresentation continued

Your duty to take reasonable care not to make a misrepresentation continues until the time your insurance cover starts. The duty applies when you answer questions in your application and whenever we obtain more information from you.

If you need help

It's important that you understand this information and the questions we ask. Ask us or your adviser for help if you need help understanding the process of buying insurance or answering our questions.

If you're having difficulty due to a disability, understanding English or for any other reason, we're here to help and can provide additional support for anyone who might need it. If you want, you can have a support person you trust with you.

What can we do if the duty is not met?

If the person who answers our questions does not take reasonable care not to make a misrepresentation, there are different remedies that may be available to us. These are set out in the *Insurance Contracts Act 1984* (Cth). These are intended to put us in the position we would have been in if the duty had been met.

For example, we may:

- avoid the cover (treat it as if it never existed);
- vary the amount of the cover; or
- vary the terms of the cover.

Whether we can exercise one of these remedies depends on a number of factors, including:

- whether the person who answered our questions took reasonable care not to make a misrepresentation. This depends on all of the relevant circumstances;
- what we would have done if the duty had been met – for example, whether we would have offered cover, and if so, on what terms
- whether the misrepresentation was fraudulent; and
- in some cases, how long it has been since the cover started.

Before we exercise any of these remedies, we will explain our reasons, how to respond and provide further information, and what you can do if you disagree.

For completion by the Financial Adviser

Section 1 Cover details

Existing policy number(s)

Please list all policy numbers held, and indicate which are impacted by this application. Refer to the Reason for application to indicate all changes required to the policy/ies

Policy Number	Update required (yes/no)

Reason for application (tick all that apply)

Change	Sections to be completed	Quote	Select
Adding a new Benefit or Option or applying for new Insurance	All sections to be completed	Yes	
Increase in sum insured	All sections to be completed	Yes	
Reducing your Waiting Period or Increasing your Benefit Period	All sections to be completed	Yes	
Increasing your Waiting Period or reducing Benefit Period	Sections 1, 2, 3 and 22	Yes	
Change in Occupation group	All sections to be completed	Yes	
Change in premium structure*	Sections 1, 2, 3 and 22	Yes	
Change your benefit from Standard to Plus (not available for Income Protection)	All sections to be completed	Yes	
Change your benefit from Plus to Standard (not available for Income Protection)	Sections 1, 2, 3 and 22	Yes	
Review of a medical loading	Sections 1, 2, 3, 7, 13 to 21, 22 and 22	No	
Review of a medical exclusion	All sections to be completed including any relevant questionnaires	No	
Review of a non-medical exclusion	Requirements will depend on reason for exclusion. Please contact MLC Life Insurance to confirm	No	
Transfer of ownership from or to a superfund	Sections 1 - 5 and 22 required	Yes	
Exercise an increase under Business Safeguard Option (available only if BSO is attached to your policy)	Sections 1, 2, 3, 9 and 22	Yes	

*Note: Not all premium structures are available for all insurances. Please read the relevant Product Disclosure Statement for more details.

Please tick this box to confirm that a copy of the Premium illustration (quote) from us has been attached to this application form. **It forms part of the application form where noted in the table above, your application cannot be assessed without it in those circumstances**

Summary of change

Where the change is an increase in sum insured, addition of a new benefit, change in waiting period, benefit period, occupation group or premium structure, please provide a summary of the change in the table below.

Benefit	Current Sum insured, occ class, premium structure etc	New Sum insured, occ class, premium structure etc

For completion by the Financial Adviser

Section 1 Cover details continued

Policy 1 Purpose of cover

- | | |
|--|--|
| <input type="checkbox"/> Personal Protection needs:
<input type="checkbox"/> Individual/Family Protection
<input type="checkbox"/> Estate Protection
(Estate equalisation, Estate debts) | <input type="checkbox"/> Business Protection needs:
<input type="checkbox"/> Asset (Debt) Protection
<input type="checkbox"/> Revenue Protection
<input type="checkbox"/> Business Expenses
<input type="checkbox"/> Ownership Protection – has a Succession Agreement (Buy/Sell Agreement) been entered into or is one being legally drafted? <input type="checkbox"/> Yes <input type="checkbox"/> No |
|--|--|

Policy 2 Purpose of cover

- | | |
|--|--|
| <input type="checkbox"/> Personal Protection needs:
<input type="checkbox"/> Individual/Family Protection
<input type="checkbox"/> Estate Protection
(Estate equalisation, Estate debts) | <input type="checkbox"/> Business Protection needs:
<input type="checkbox"/> Asset (Debt) Protection
<input type="checkbox"/> Revenue Protection
<input type="checkbox"/> Business Expenses
<input type="checkbox"/> Ownership Protection – has a Succession Agreement (Buy/Sell Agreement) been entered into or is one being legally drafted? <input type="checkbox"/> Yes <input type="checkbox"/> No |
|--|--|

Policy 3 Purpose of cover

- | | |
|--|--|
| <input type="checkbox"/> Personal Protection needs:
<input type="checkbox"/> Individual/Family Protection
<input type="checkbox"/> Estate Protection
(Estate equalisation, Estate debts) | <input type="checkbox"/> Business Protection needs:
<input type="checkbox"/> Asset (Debt) Protection
<input type="checkbox"/> Revenue Protection
<input type="checkbox"/> Business Expenses
<input type="checkbox"/> Ownership Protection – has a Succession Agreement (Buy/Sell Agreement) been entered into or is one being legally drafted? <input type="checkbox"/> Yes <input type="checkbox"/> No |
|--|--|

Business partnership (if application is for Business Protection needs)

Is more than one business partner applying for a policy at the same time as this application?

Yes Please complete the details below

Company	Partnership/Trust name
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

Business partner name	Date of birth (DD/MM/YYYY)	Application or policy number (if known)
1		
2		
3		

If there are more than three partners, please attach a photo copy of this page with additional information.

No Go to Section 2

For completion by the Life Insured

Section 2 Life Insured's details

Mr Mrs Miss Ms Dr Other

First name

Middle name

Family name

Previous name (if applicable)

Gender

Male Female

Date of birth (DD/MM/YYYY)

Residential address

Your residential address cannot be a PO Box

Unit number

Street number

Street name

Suburb

State

Postcode

Country

Postal address

Same as residential address

Complete postal address **only** if the Life Insured is also the Policy Owner of this application and the postal address is different from the residential address

Unit number

Street number

PO Box

Street name

Suburb

State

Postcode

Country

Contact details

Home telephone

Mobile phone number

Business telephone

Email (Please provide your email so notices about your application can be sent to you.)

If you are applying for a MLC Personal Protection Portfolio policy and there is more than one Life Insured, use this form for one person and a new form for each additional person.

For completion by the Policy Owner

Section 3 Policy Owner details

If you wish to amend or apply for two or more policies, please complete details for Policy 1, Policy 2 and Policy 3 as required.

Owner details for Policy 1

Is this Policy 1 application for:

MLC Life Cover Super Cover is issued to NULIS Nominees (Australia) Limited and held in the MLC Super Fund. If you are only applying for this policy, please go to Section 4, otherwise go to Policy 2.

MLC Personal Protection Portfolio (SMSF) Cover can be owned by a self-managed super fund. Please complete the details under 'Who owns this policy?' below.

Who owns this policy?

Self-managed super fund (SMSF) Please complete the 'SMSF name' under Policy Owner 1A. If the trustee of the SMSF is a company, please also complete 'Company/Trust Company name' in Policy Owner 1A. If the SMSF has individual trustees, please complete the 'Individual details' for all trustees in Policy Owner 1A and Policy Owner 1B sections. If there are more than two individual trustees, please provide additional details on a separate sheet and sign and date it.

MLC Personal Protection Portfolio Cover can be owned by individual(s), a business partnership, company or trust. Please complete the details under 'Who owns this policy?' below. Please note for Income Protection Insurance, the Life Insured must be the sole Policy Owner - unless the Policy Owner is a business of which the Life Insured owns at least 25%.

Who owns this policy?

Life Insured. You don't have to complete Policy Owner details. If you are only applying for this policy, please go to Section 4, otherwise go to Policy 2.

Individual(s) other than the Life Insured. Please complete the 'Individual details' in Policy Owner 1A and Policy Owner 1B (if applicable) sections. If more than two individuals are to own this policy, please provide additional details on a separate sheet and sign and date it.

Business Partnership. Please provide the 'Business Partnership/Trust name' under Policy Owner 1A. Please also provide details of all persons that comprise the partnership in the 'Individual details' in Policy Owner 1A and Policy Owner 1B sections. If more than two partners are to own this policy, please complete additional details on a separate sheet and sign and date it. If the partnership is a company, please also complete 'Company/Trust Company name'.

Trust. Please complete the 'Business Partnership/Trust name' under Policy Owner 1A and also complete the 'Individual details' section for all relevant parties in Policy Owner 1A and Policy Owner 1B (if applicable) sections. If more than two individuals are to own this policy, please complete additional details on a separate sheet and sign and date it.

Company (including a Trust Company). Only one corporate entity can own this policy. Please complete the 'Company/Trust Company name' and also complete the 'Individual details' section for all relevant parties in Policy Owner 1A and Policy Owner 1B (if applicable) sections.

Policy Owner 1A

Company/Trust/SMSF details

Please also ensure details of the Director and Company Secretary, all individual Trustees or all Partners are provided in the 'Individual details' section below.

Business Partnership/Trust name

Company/Trust Company name

SMSF name

SMSF address

Is this the same address as Policy Owner 1A? If yes, you do not need to complete the address below.

Unit number

Street number

PO Box

Street name

Suburb

State

Postcode

Country

Section 3 Policy Owner details continued

Individual details (including Individual Trustees, Partners, Directors or Company Secretaries)

Mr Mrs Miss Ms Dr Other

Individual / Partner / Director or Secretary / Individual Trustee

First name

Middle name

Family name

Previous name (if applicable)

Date of birth (DD/MM/YYYY)

Policy Owner 1A

Postal address

Please note: This is the address we will send all policy information to.

Unit number

Street number

PO Box

Street name

Suburb

State

Postcode

Country

Contact details

Home telephone

Mobile phone number

Business telephone

Email (Please provide your email so notices about your application, including mandatory notices, can be sent to you.)

Policy Owner 1B (Second Individual / Partner / Director or Secretary / Individual Trustee)

Mr Mrs Miss Ms Dr Other

Individual / Partner / Director or Secretary / Individual Trustee

First name

Middle name

Family name

Previous name (if applicable)

Date of birth (DD/MM/YYYY)

Policy Owner 1B

Postal address

Unit number

Street number

PO Box

Street name

Suburb

State

Postcode

Country

Contact details

Home telephone

Mobile phone number

Business telephone

Email (Please provide your email so notices about your application, including mandatory notices, can be sent to you.)

Section 3 Policy Owner details continued

Owner details for Policy 2

Only complete this section if you're amending or applying for two policies.

Policy 2

Cover can be owned by individual(s), a business partnership, trust or company. Please complete details under 'Who owns this policy?' below. Please note for Income Protection insurance, the Life Insured must be the sole Policy Owner - unless the Policy Owner is a business of which the Life Insured owns at least 25%.

Who owns this policy? (Non Super policy only)

- Life Insured.** You don't have to complete Policy Owner details. Please go to Section 4.
- Individual(s) other than the Life Insured.** Please complete the 'Individual details' in Policy Owner 2A and Policy Owner 2B (if applicable) sections. If more than two individuals own this policy, please provide additional details on a separate sheet and sign and date it.
- Business Partnership.** Please provide the 'Business Partnership/Trust name' under Policy Owner 2A. Please also provide details of all persons that comprise the partnership in the 'Individual details' in Policy Owner 2A and Policy Owner 2B sections. If more than two partners own this policy, please complete additional details on a separate sheet and sign and date it. If the partnership is a company, please also complete 'Company/Trust Company name'.
- Trust.** Please complete the 'Business Partnership/Trust name' under Policy Owner 2A and also complete the 'Individual details' section for all relevant parties in Policy Owner 2A and Policy Owner 2B (if applicable) sections. If more than two individuals own this policy, please complete additional details on a separate sheet and sign and date it.
- Company (including a Trust Company).** Only one corporate entity can own this policy. Please complete the 'Company/Trust Company name' and also complete the 'Individual details' section for all relevant parties in Policy Owner 2A and Policy Owner 2B (if applicable) sections.

Policy Owner 2A

Is this the same Policy Owner as 1A or 1B ? If yes, you do not need to complete Policy Owner details

Company/Trust details

Please also ensure details of the Director and Company Secretary, all individual Trustees or all Partners are provided in the 'Individual details' section below.

Business Partnership/Trust name

Company/Trust Company name

Individual details (including Individual Trustees, Directors or Company Secretaries)

Mr Mrs Miss Ms Dr Other

Individual / Partner / Director or Secretary / Individual Trustee

First name

Middle name

Family name

Previous name (if applicable)

Date of birth (DD/MM/YYYY)

Section 3 Policy Owner details continued

Policy Owner 2A postal address

Unit number	Street number	PO Box	Street name
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Suburb	State	Postcode	Country
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Contact details

Home telephone	Mobile phone number	Business telephone
<input type="text"/>	<input type="text"/>	<input type="text"/>

Email (Please provide your email so notices about your application, including mandatory notices, can be sent to you.)

Policy Owner 2B (Second Individual / Partner / Director or Secretary / Individual Trustee)

Is this the same Policy Owner as 1A or 1B ? If yes, you do not need to complete Policy Owner details.

Mr Mrs Miss Ms Dr Other

Individual / Partner / Director or Secretary / Individual Trustee

First name	Middle name
<input type="text"/>	<input type="text"/>

Family name	Previous name (if applicable)
<input type="text"/>	<input type="text"/>

Date of birth (DD/MM/YYYY)

Policy Owner 2B postal address

Unit number	Street number	PO Box	Street name
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Suburb	State	Postcode	Country
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Contact details

Home telephone	Mobile phone number	Business telephone
<input type="text"/>	<input type="text"/>	<input type="text"/>

Email (Please provide your email so notices about your application, including mandatory notices, can be sent to you.)

Section 3 Policy Owner details continued

Owner details for Policy 3

Only complete this section if you're amending or applying for three policies.

Policy 3

Cover can be owned by individual(s), a business partnership, trust or company. Please complete details under 'Who owns this policy' below. Please note for Income Protection insurance, the Life Insured must be the sole Policy Owner - unless the Policy Owner is a business of which the Life Insured owns at least 25%.

Who owns this policy (Non Super Policy only)?

- Life Insured.** You don't have to complete Policy Owner details. Please go to Section 4.
- Individual(s) other than the Life Insured.** Please complete the 'Individual details' in Policy Owner 3A and Policy Owner 3B (if applicable) sections. If more than two individuals own this policy, please provide additional details on a separate sheet and sign and date it.
- Business Partnership.** Please provide the 'Business Partnership/Trust name' under Policy Owner 3A. Please also provide details of all persons that comprise the partnership in the 'Individual details' in Policy Owner 3A and Policy Owner 3B sections. If more than two partners own this policy, please complete additional details on a separate sheet and sign and date it. If the partnership is a company, please also complete 'Company/Trust Company name'.
- Trust.** Please complete the 'Business Partnership/Trust name' under Policy Owner 3A and also complete the 'Individual details' section for all relevant parties in Policy Owner 3A and Policy Owner 3B (if applicable) sections. If more than two individuals own this policy, please complete additional details on a separate sheet and sign and date it.
- Company (including a Trust Company).** Only one corporate entity can own this policy. Please complete the 'Company/Trust Company name' and also complete the 'Individual details' section for all relevant parties in Policy Owner 3A and Policy Owner 3B (if applicable) sections.

Policy Owner 3A

Is this the same Policy Owner as 1A , 1B , 2A or 2B ? If yes, you do not need to complete Policy Owner details.

Company/Trust details

Please also ensure details of the Director and Company Secretary, all individual Trustees or all Partners are provided in the 'Individual details' section below.

Business Partnership/Trust name

Company/Trust Company name

Individual details (including Individual Trustees, Directors or Company Secretaries)

Mr Mrs Miss Ms Dr Other:

Individual / Partner / Director or Secretary / Individual Trustee

First name

Middle name

Family name

Previous name (if applicable)

Date of birth (DD/MM/YYYY)

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Section 3 Policy Owner details continued

Policy Owner 3A postal address

Unit number	Street number	PO Box	Street name
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Suburb	State	Postcode	Country
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Contact details

Home telephone	Mobile phone number	Business telephone
<input type="text"/>	<input type="text"/>	<input type="text"/>

Email (Please provide your email so notices about your application, including mandatory notices, can be sent to you.)

Policy Owner 3B (Second Individual / Partner / Director or Secretary / Individual Trustee)

Is this the same Policy Owner as 1A , 1B , 2A or 2B ? If yes, you do not need to complete Policy Owner details.

Mr Mrs Miss Ms Dr Other

Individual / Partner / Director or Secretary / Individual Trustee

First name	Middle name
<input type="text"/>	<input type="text"/>
Family name	Previous name (if applicable)
<input type="text"/>	<input type="text"/>

Date of birth (DD/MM/YYYY)

Policy Owner 3B postal address

Unit number	Street number	PO Box	Street name
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Suburb	State	Postcode	Country
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Contact details

Home telephone	Mobile phone number	Business telephone
<input type="text"/>	<input type="text"/>	<input type="text"/>

Email (Please provide your email so notices about your application, including mandatory notices, can be sent to you.)

Section 4 Payment Authorities

If the person paying the premium is not the Life Insured or the Policy Owner, please complete the following details.

This section is only required where there is a change to or from super and non-super, or where a new policy is to be issued.

For increases or alterations to existing benefits the payment authority section does not need to be completed, unless you wish to change your existing payment arrangements.

Please note: You do not need to complete this section for policies where the premium is being paid by regular deduction from an eligible MLC super or MLC pension account.

If the payer is an Individual:

Name

Unit number

Street number

PO Box

Street name

Suburb

State

Postcode

Country

Date of birth (DD/MM/YYYY)

If the payer is a Company:

Please note: If we already have your Company details, please only complete 'Name of Authorised Person'.

Company name

Unit number

Street number

PO Box

Street name

Suburb

State

Postcode

Country

ABN

Name of Authorised Person

How do you wish to pay?

Payment Method	Complete section	Policy 1	Policy 2	Policy 3
Direct debit request / Credit card deduction	4A			
Payment by cheque	4B			
MLC super or MLC pension account deduction	4C			

Please note: If we do not receive your payment (Direct debit request, Credit card deduction, cheque, MLC super or MLC pension account deduction, Interim Accident Insurance cannot commence.

If you wish to use the same payment method but with a different account for the second or third policies, please attach a photocopy of this section with the additional details and specify which policy this applies to.

Section 4 Payment Authorities continued

4A Direct Debit Request / Credit Card Deduction

Only complete this section if you want to pay your premiums by automatic deduction from your nominated Financial Institution account or credit card.

Direct Debit Request details

If you're with one of the smaller banks or a credit union you need to check if they can accept a direct debit request from the Bulk Electronic Clearing System (BECS). This information should be available on your recent bank statement, on the bank's website, or call their customer service number.

I/We,

Family name (or company/business name)

Given name(s) (or ABN)

Family name

Given name(s)

request and authorise **MLC Limited ABN 90 000 000 402 User ID 534289** to arrange, through its own financial institution, a debit to my/our nominated account any amount MLC Limited has deemed payable by me/us. This debit or charge will be made through the Bulk Electronic Clearing System (BECS) from my/our account held at the financial institution I/we have nominated below and will be subject to the terms and conditions of the Direct Debit Request Service Agreement.

Name of Financial Institution

Name of account to be debited

Address of Financial Institution

State

Postcode

BSB number

Account number

Please note: Direct debiting is not available on the full range of Financial Institution accounts. If in doubt, please refer to your Financial Institution before completing this Request.

Is this Direct Debit Request for?

- both the **initial and ongoing premiums**
 ongoing premiums only — please ensure you have completed payment details for the initial premium

How frequently will premiums be paid?

- Monthly Half-yearly Yearly

Preferred draw date of the month

Credit Card Deduction details

I (Name as it appears on the card) authorise MLC Limited (ABN 90 000 000 402) (AFSL 230694) to charge my

 Mastercard Visa

Card number

Card expiry date (MM/YY)

or any replacement/substituted card, for the premiums due on the policy.

Is this Credit Card Deduction for?

- the **initial premium** only — please ensure you have completed payment details for the ongoing premium
 both the **initial and ongoing premiums**
 ongoing premiums only — please ensure you have completed payment details for the initial premium

How frequently will premiums be paid?

- Monthly Half-yearly Yearly

Preferred draw date of the month

To be completed for all Direct Debit Requests / Credit Card deductions

I/We acknowledge that this Direct Debit Request is governed by the terms of the Direct Debit Request Service Agreement in Section 23 of this form and the terms and conditions of the policy to which this application relates. I have read and agree to the terms and conditions.

Signature(s) of Financial Institution account holder(s) or cardholder

Date (DD/MM/YYYY)

Date (DD/MM/YYYY)

Section 5 MLC Life Cover Super

Only complete this section if the application is for MLC Life Cover Super.

Contributions

Please specify what type of contributions will be made by you or on your behalf. Please tick one box only.

Employer Personal Spouse Salary Sacrifice

If you do not tick a box your contributions will be recorded as 'Personal'.

If Employer, please complete the following:

Company name

Company address

Suburb

State

Postcode

Country

ABN

Name of Authorised Person

Contact details – Tax File Number (TFN) details

Please provide your TFN:

When collecting your TFN we are required to tell you:

- MLC Limited and the Trustee are authorised to collect your TFN under the Superannuation Industry (Supervision) Act 1993
- It isn't an offence to decline to notify MLC Limited and the Trustee of your TFN
- If you don't notify MLC Limited and the Trustee of your TFN, they may not be able to (now or in the future) locate, amalgamate and identify your benefits in order to pay you
- MLC Limited and the Trustee are allowed to use your TFN for lawful purposes, in particular if paying out monies, identifying and amalgamating super benefits for surcharge purposes and for other approved purposes, and
- Your TFN will be disclosed to the Commissioner of Taxation. Your TFN will also be passed on to another super provider if your benefits are being transferred, unless you inform MLC Limited and the Trustee in writing not to pass on your TFN. Your TFN won't otherwise be disclosed to any other person.

Section 6 Beneficiary Information

Please note: Beneficiary nominations apply to your death benefit only.

For Alterations and Increases to Life Cover you only need to complete this section if you wish to change existing beneficiary arrangements.

Are you applying for?

MLC Personal Protection Portfolio (SMSF)

- You cannot make a nomination for this insurance. The benefits of this insurance will be paid to the trustee of the super fund. You will need to contact the administrator of your super fund who will provide details of the forms to be completed if you wish to make a nomination of the proceeds from your super fund.
- Please go to Section 7.

MLC Personal Protection Portfolio

- If you wish to make a beneficiary nomination, please complete Section 6A.
- If you do not wish to make a beneficiary nomination, the death benefit will be paid to the Policy Owner(s) for MLC Personal Protection Portfolio and you can go to Section 7.

MLC Life Cover Super

- Please go to Section 6B or 6C.

Both MLC Personal Protection Portfolio and MLC Life Cover Super

- Please complete Section 6A if you wish to make a beneficiary nomination for your MLC Personal Protection Portfolio policy. If you do not wish to make a beneficiary nomination, the death benefit will be paid to the Policy Owner(s) for MLC Personal Protection Portfolio.
- Please go to Section 6B to make a nomination for your MLC Life Cover Super policy.
- Please go to Section 6C to make a nomination using MLC Super Estate Optimiser for your MLC Life Cover Super policy.

Please note if you're applying for MLC Life Cover Super and wish to make a beneficiary nomination, it is important that you read the beneficiaries section as well as the taxation section of the Super PDS before completing this section.

Section 6 Beneficiary Information continued

6A Nomination of a Beneficiary – MLC Personal Protection Portfolio – must be nominated by the Policy Owner

Please note: For MLC Personal Protection Portfolio, nominations **cannot** be made by trustees of a trust or a self-managed super fund.

Beneficiary nomination for MLC Personal Protection Portfolio

Complete this section to nominate who you wish the death benefit to be paid to. Leave this section blank if you wish the death benefit to be paid to the Policy Owner(s).

Please nominate your preferred beneficiary(ies) and the portion you would like each to receive. You may nominate up to six beneficiaries, including your legal personal representative (Estate of the Life Insured).

Name and address of beneficiary	Date of birth	Relationship to you	Portion of total benefit*
1			%
2			%
3			%
4			%
5			%
6			%
7	Legal personal representative (Estate of the Life Insured)		%
* The sum of your nominations must equal 100%. You can nominate a percentage up to two decimal places.			Total: 100%

If you are applying for additional MLC Personal Protection Portfolio policy(ies) and you wish to also nominate a beneficiary(ies) for the policy(ies), please attach a photocopy of the above table specifying details of the beneficiary(ies) you wish to nominate.

6B Nomination of Beneficiary Form – MLC Life Cover Super – must be nominated by the Life Insured

Non-binding death benefit nomination for MLC Life Cover Super

Tick this box and complete the table below if you wish to indicate to the Trustee your preferred beneficiary(ies) of your death benefit. It is the Trustee's ultimate decision who the benefits will be paid to and in what portions. Your nomination will be taken into account by the Trustee. The Trustee will ultimately be restricted to paying the death benefits to your dependants and/or your legal personal representative (estate).

Non-lapsing binding death benefit nomination for MLC Life Cover Super

Tick this box and complete the table below if you wish to indicate to the Trustee who your death benefit **MUST** be paid to. Your nominated beneficiary(ies) must be a dependant(s) or your legal personal representative (estate). The Trustee will pay the benefits to your nominated beneficiaries and in the portions indicated, providing that you satisfy the requirements in making this nomination, and at the date of death the beneficiaries are your dependants or legal personal representative (estate). Your signature is required and must be witnessed by two adult persons.

Section 6 Beneficiary Information continued

Complete this table for all beneficiary nominations for MLC Life Cover Super.

Please nominate your beneficiary(ies) and the portion you would like each to receive. You may nominate up to 6 beneficiaries, including your legal personal representative (Estate of the Life Insured). If seeking a non-lapsing binding death benefit nomination, your nomination must also be witnessed, signed and dated by two adult witnesses (page 18).

Name and address of beneficiary		Date of birth	Relationship to you	Portion of total benefit*
1			<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Financial dependant <input type="checkbox"/> Interdependency relationship <input type="checkbox"/> Other dependant ¹	%
2			<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Financial dependant <input type="checkbox"/> Interdependency relationship <input type="checkbox"/> Other dependant ¹	%
3			<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Financial dependant <input type="checkbox"/> Interdependency relationship <input type="checkbox"/> Other dependant ¹	%
4			<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Financial dependant <input type="checkbox"/> Interdependency relationship <input type="checkbox"/> Other dependant ¹	%
5			<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Financial dependant <input type="checkbox"/> Interdependency relationship <input type="checkbox"/> Other dependant ¹	%
6			<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Financial dependant <input type="checkbox"/> Interdependency relationship <input type="checkbox"/> Other dependant ¹	%
7	Legal personal representative (Estate of the Life Insured)			%
* The sum of your nominations must equal 100%. You can nominate a percentage up to two decimal places.				Total: 100%

¹ Please note: For non-lapsing binding nominations, the selection of 'Other dependant' is not valid. If you do select a binding nomination and tick 'Other dependant', your nomination will not be valid.

Section 6 Beneficiary Information continued

Select one of the following categories for the distribution of your death benefits. **Only tick one box.**

Category No.	Category	Selection
1	Lump Sum – Spouse	<input type="checkbox"/>
2	Lump Sum – Minor Children	<input type="checkbox"/>
3	Lump Sum – Spouse/Minor Children (50/50)	<input type="checkbox"/>
4	Lump Sum – Dependent Children and Minor Children	<input type="checkbox"/>
5	Lump Sum – Estate	<input type="checkbox"/>
6	Account Based Pension – Spouse	<input type="checkbox"/>
7	Account Based Pension – Minor Children	<input type="checkbox"/>
8	Account Based Pension – Spouse/Minor Children (50/50)	<input type="checkbox"/>

Please note: A \$1.6 million cap was introduced on 1 July 2017 that applies on the total balance each individual can hold in tax-free retirement accounts. While this cap doesn't affect your MLC Life Cover Super policy, if the benefit payments exceed the cap, it could impact the payments to your nominated beneficiaries. More information about this can be found at ato.gov.au

Please speak with your financial adviser and review your nomination carefully in light of changes to tax rules.

I agree to a legal guardian making the choice of pension as may be required in respect of (please tick your preference(s)):

Any minor-aged child Any nominated person under a disability

If you do not agree, then the default pension provisions outlined in the MLC Super Estate Optimiser section of the Super PDS will apply.

To assist the Trustee please provide the following details about your spouse and children. If you have more than three children, complete additional details on a separate sheet and sign and date it.

Spouse

Mr Mrs Miss Ms Dr Other

First name

Middle name

Family name

Previous name (if applicable)

Unit number

Street number

PO Box

Street name

Suburb

State

Postcode

Country

Date of birth (DD/MM/YYYY)

Minor/Dependent Children

Mr Mrs Miss Ms Dr Other

First name

Middle name

Family name

Previous name (if applicable)

Unit number

Street number

PO Box

Street name

Suburb

State

Postcode

Country

Date of birth (DD/MM/YYYY)

Section 6 Beneficiary Information continued

Minor/Dependent Children

Mr Mrs Miss Ms Dr Other

First name

Middle name

Family name

Previous name (if applicable)

Unit number

Street number

PO Box

Street name

Suburb

State

Postcode

Country

Date of birth (DD/MM/YYYY)

Minor/Dependent Children

Mr Mrs Miss Ms Dr Other

First name

Middle name

Family name

Previous name (if applicable)

Unit number

Street number

PO Box

Street name

Suburb

State

Postcode

Country

Date of birth (DD/MM/YYYY)

Acknowledgment and Agreements

I am a member or have applied to become a member of the MLC Super Fund through MLC Life Cover Super.

I have selected the above category for the distribution of my death benefit payable through the MLC Super Estate Optimiser facility.

I have read and I understand the Super PDS and the consequences of making a category selection and I understand that my death benefits will be paid according to the category I have selected.

I understand that this category selection overrides all previous Super Estate Optimiser selections, or nominations made in any MLC Life Cover Super Application Form.

I understand I should review my selection regularly and as my circumstances change (eg marriage, marriage breakdown, birth of a child or my benefit being affected by a payment split) to ensure my selection is always up to date.

I understand this category selection is not valid until received and accepted by the Trustee or its delegate.

Signature of Life Insured

	Date (DD/MM/YYYY) <input type="text"/>
---	---

Personal Statement Information

Section 7 Options in underwriting your case

Fast tracking medical requirements

Lifescree Australia is part of the Sonic Healthcare group and our preferred provider for insurance related tests. Lifescree provides a customer health evaluation service for us (and other insurers) that helps with fast and efficient processing of your application. This means that if you consent, Lifescree may contact you to arrange blood tests or other medical checks required for your insurance application. Lifescree is subject to our privacy requirements to protect your confidentiality. Do you permit MLC Limited to arrange this service?

Yes No

Fast tracking follow-up information

This facility enables faster collection of information over the phone, resulting in faster completion of your application.

I permit MLC Limited to call me (the Life Insured) to clarify or gain further information regarding any matter relating to the assessment and processing of this application. I understand that the call may be recorded and will form part of my application and that the Duty of Disclosure applies.

Yes I am contactable on between the hours of and (8:30am to 6pm AEST/AEDT Monday to Friday)
No

Section 8 Disclosure

We have explained to you earlier in this application, your duty to take reasonable care not to make a misrepresentation that you are under when applying for cover with us, and want to take a moment to explain why it is so important.

You and your family's future and your ability to earn an income or maintain your business are worth protecting. To help ensure you and your loved ones are covered, we need to ask the following questions on your health and individual circumstances.

Please ensure that all your answers are accurate and correct. Failure to provide the correct information on any question may result in the company altering or voiding your policy, which may mean a claim will not be payable when you and your family need it most.

Declaration

Do you declare that:

- you will provide honest answers throughout this application, and
- you are aware that MLC can check your answers at any time after the policy is issued, and
- providing false or incorrect information may result in MLC altering or voiding your policy.

I, have understood and agree to the above declaration

Section 9 Other Insurance(s)

Are you covered by, or are you applying for, any other life, disability, critical illness, income protection, salary continuance or business expenses insurance with any company, including us (other than this application), including benefits under super or insurance benefits provided by your employer?

Yes Please provide details below

No

Company	Benefit type	Date started	Benefit amount	Waiting/Benefit periods	Policy number	To be replaced
			\$			Yes <input type="checkbox"/> No <input type="checkbox"/>
			\$			Yes <input type="checkbox"/> No <input type="checkbox"/>
			\$			Yes <input type="checkbox"/> No <input type="checkbox"/>
			\$			Yes <input type="checkbox"/> No <input type="checkbox"/>
			\$			Yes <input type="checkbox"/> No <input type="checkbox"/>

Section 10 Residency and Travel

Residency

1 Are you a permanent resident of Australia?

Yes Please go to question 3

No Please complete the table below:

How long have you lived in Australia?	Last country of residence	How long did you live there?	Visa type	Visa expiry date (DD/MM/YYYY)			

2 Have you applied for permanent residency?

Yes Please provide details:

No Reason for not applying:

Travel

3 Do you intend to reside or travel outside Australia?

Yes Please complete the table below:

Date(s) of departure(s)	Duration of stay(s)	Destination(s)	Purpose of stay(s) (eg holiday, business, residing)

No

Section 11 Occupation and Financial

4 If you are a homemaker, student, unemployed or retired.

Go to Section 12

5 Your job and industry details

a Main job

b Industry

c Name of employer or trading name

d Professional or trade qualifications

Section 11 Occupation and Financial continued

- 6 Please provide the percentage of time you spend doing the following types of work in your job. Your answer must add up to 100%

Type of work	Percentage of time
Sedentary/Administration: includes all general clerical, office, administration and desk duties. The emphasis is on mental rather than physical work although there may be a small element of standing/walking, and driving to and from appointments.	
Supervision of manual workers, field work or site visits.	
Light manual work: includes light lifting of up to 10kg, using hand tools, operation of light machinery.	
Heavy manual work: includes carrying, lifting, pushing, pulling more than 10kg, the operation of heavy machinery, driving a commercial vehicle.	
Total	100%

- 7 Does your job include any hazardous types of work? Hazardous types of work may result in serious injury or death. Some common hazardous types of work are listed in the table below.

Yes Please provide details in the table below
 No

Type of work	Percentage of time	Specific duties you perform
Heights over 10 metres		
Flying		
Underground work		
Offshore work – within Australian waters		
Offshore work – outside Australian waters		
Diving		
Using or handling explosives		
Using or handling chemicals, dangerous substances, or asbestos		
Other		
Total	100%	

- 8 In your main job, on average:

How many hours per week do you work?	
How many weeks per year do you work?	

Section 11 Occupation and Financial continued

9 How much did you earn in the previous full financial year from your main job?

\$ PA

Super Guarantee Contribution

\$ PA

Earnings

If you are an employee - include wages/salary, commissions, fees, regular bonuses, regular overtime, fringe benefits.

If you are self-employed in a business you directly or indirectly own or an employee of your own business, company or trust - include your share net profit generated by your personal efforts, and voluntary super contributions paid on your behalf.

Do not include super guarantee contributions.

Do not include investment income.

Provide pre-tax figures.

If you earn commissions, include 100% of initial commissions, but only 50% of renewal commissions.

10 Do you expect to earn the same amount or more in the current financial year?

Yes

No Please provide details

11 Do you have another job?

Yes Please complete a-g below

No

a Role

b Name of employer or trading name

c Duties

d Hours worked per week

e Amount of time in this job

 years months

f How much did you earn in the previous full financial year from your second job?

\$

Super Guarantee Contribution

\$

g Has this income been included in the Earnings shown in Question 9 of this application? Yes No

12 Bankruptcy, receivership and administration:

- Have you ever been declared bankrupt, or
- Have you ever had an entity or business associated with you placed in receivership, liquidation or under administration, or
- Are you currently in the process of being assessed for bankruptcy or insolvency?
- Is any entity or business you are associated with currently being assessed for receivership, liquidation or being placed under administration?

Yes Please complete a bankruptcy questionnaire

No

13 Are you applying for Total and Permanent Disability, Income Protection or Business Expenses insurance?

Yes Please go to question 14

No Please go to question 22

Section 11 Occupation and Financial continued

14 In the last 2 years have you changed the type of work you do? For example, changed from being a builder to an administrator, a truck driver to a farmer?

Yes Please provide your work history for the last 2 years:

No

Role	Employer name	Date started	Date finished	Reason for change

15 Changes to your work situation and taking extended leave.

a) Over the next 12 months, do you plan or expect to:

- Change the type of work you do Yes No
- Change your job duties, or work hours Yes No
- Be made redundant, or become unemployed Yes No
- Become self-employed Yes No

If you answered Yes to any of these questions, please provide details below

Type of change	Reason for change	Date change will start

b) Over the next 12 months, do you plan or expect to:

- Take extended leave (for example, parental leave, study leave, sabbatical)? Yes No
- OR
- Are you currently on extended leave (for example, parental leave, study leave, sabbatical)? Yes No

If you answered Yes to any of these questions, please provide details below

Type of leave	Reason for leave	Date leave will start	Expected length of leave

16 Do you work from home?

Yes Percentage of time you work from home? %

No

Section 11 Occupation and Financial continued

17 Continued from previous page.

Are you self-employed, an employee of your own company or trust, or do you own all or part of the business in which you work?

Yes Please complete questions i to l below

- i The following question is about your earnings from your main job. The figures provided may need to be supported by financial evidence if you make a claim. Take your time. If you are unsure, you could check your Profit and Loss accounts, tax statements or other financial records.
- Do not include investment income
 - Provide pre-tax figures
 - If you earn commissions, include 100% of initial commissions, but only 50% of renewal commissions
 - Depending on the structure of your business, some of these income types may not apply to you

Income type	Last financial year	Financial year prior
Your share of net profit		
Your personal salary/wage, directors fee or management fee		
Salary/wage paid to non-working spouse		
Super Guarantee Contribution paid for non-working spouse		
Depreciation		
Personal use motor vehicle cost*		
Voluntary Super Contributions		
Other (please specify)		
Total Earnings		
Your Super Guarantee Contribution**		

* Personal use motor vehicle cost: If the motor vehicle is a tool of trade, only include 30% of the motor vehicle cost. Otherwise, include 100% of the motor vehicle cost.

** If you are an employee of your own company or trust.

The following questions help us to understand the impact on your business if you can't work due to illness or disability. Please consider the specific circumstances of your business.

- j Would your business continue if you were unable to work in the business?

Yes

No Go to l

- k If you were unable to work due to illness or disability:

i) For how many months would your business continue to generate any form of revenue?

ii) What percentage of the business earnings would you continue to receive?

iii) For how long would you continue to receive business earnings?

- l If you were unable to work due to illness or disability, would your business hire someone to perform your role?

Yes Provide details below

No

Estimated monthly cost of a replacement \$

Section 11 Occupation and Financial continued

18 On what basis are you employed?

- a. Permanent
- b. Casual How long have you been working as a casual employee?
- c. Contractor i) What is the remaining term of your contract?
- iii) Is your contract expected to be renewed? Yes No
- iii) Are you contracting back to your previous employer? Yes No
- iv) How long have you been working as a contractor?

19 The following question is about your earnings from your main job. The figures provided may need to be supported by financial evidence if you make a claim. Take your time. If you are unsure, you could check your online pay slips, tax statements or other financial records.

- Do not include investment income
- Provide pre-tax figures
- If your employer pays voluntary super contributions on your behalf, provide your total earnings before these voluntary super contributions are deducted.

Income type	Last financial year	Financial year prior
Wage/salary		
Bonus		
Commission		
Other (please specify)		
Total Earnings		
Super Guarantee Contribution		

20 Do you receive, or expect to receive, income of more than \$10,000 per year (after deducting expenses related to that income) from other sources, for example rental properties, dividends, interest?

Yes Provide details below

Source of other income	Amount per year
Interest	
Net rental income (rental income after eligible expenses have been deducted)	
Dividends	
Other (please specify)	

No

Section 11 Occupation and Financial continued

21 Business Expenses insurance only

Only complete this section if you are applying for Business Expenses insurance. (Refer to list of eligible business expenses in the Product Disclosure Statement (PDS)). If you are not applying for Business Expenses insurance, please go to question 22.

In the event of your disability, how long will your business continue to generate an income?

No more than 60 days

More than 60 days

What percentage of the business income would continue to be produced? %

What would be your total share of the business expenses?

\$

Section 12 Claims History

22 Have you ever made a claim or received benefits for any illness, injury or medical condition? (This includes Income Protection, Total and Permanent Disablement, Critical Illness, Worker's Compensation, Salary Continuance, Veteran's Affairs)

Yes Please provide details in the table below

No

Benefit type	Benefit amount	Reason for claim	Time off work	Date benefit ceased

Section 13 Sports and Pastimes

23 Do you now or do you intend to take part in any of the following activities?

Yes Please tick all that apply and provide details below

No

- Diving
- Motor car, motor cycle or motor boat racing
- Flying as a pilot or crew in an aircraft
- Football (all codes)
- Hang-gliding, paragliding, skydiving, pursuits involving heights
- Mountaineering and rock climbing
- Other hazardous pursuits, activities or sports? (eg polo, competitive judo, mountain biking, downhill biking)

If you ticked any of these boxes, please complete the **Pastimes Questionnaire** located in the Supplementary Underwriting Questionnaires

Section 14 Doctor's details

24 Do you have a usual doctor?

Yes Please provide full name and address of your usual doctor or medical centre.

No Please provide the name and address of the last doctor you visited.

Name of doctor or medical centre

Address

Suburb

State

Postcode

Country

Telephone

Email

25 How long have you been attending this doctor / medical centre?

years months

When did you last attend?

What was the reason for your last visit to this practitioner?

26 If you have been attending this doctor or medical centre for less than 12 months, please also provide name and address of your previous doctor

When did you last attend?

What was the reason for your last visit to this practitioner?

Section 15 Height and Weight details

27 What is your height?

cm **or** feet/inches

What is your weight?

kg **or** stone/pounds

28 Have you undergone surgery to reduce your weight in the last five years?

Yes Please provide details, including date of surgery and how much weight has been lost.

No

29 Has your weight changed by more than 10kg (or 22lbs) in the last 12 months?

Yes

No







Section 16 Habits and Lifestyle

Individual lifestyle choices play an important part in our lives. To get to know you better, these questions will help us better understand you and your lifestyle.

They are important for us to ask to be able to give you the best possible cover for your life insurance

30 In the last 12 months, have you been a:

Please select all that apply.

- Regular smoker (smoke each day)  Go to **30a**
- Occasional smoker (smoke each week/ month / year)  Go to **30a & 30b**
- Social smoker (smoke with friends / family / colleagues)  Go to **30a & 320b**
- User of e-cigarettes or vaping  Go to **30c**
- User of nicotine-replacement products like patches, gum, etc.  Go to **30c**
- Non-smoker (you have not smoked at all)  Go to **31**

30a How many cigarettes, including roll-ups, cigars or pipes do you smoke on average?

Please do not guess.

- 41 or more a day 31-40 a day 21-30 a day 11-20 a day 1-10 a day
- Less than 7 a week Less than one a month

30b When was the last time you smoked tobacco, cigarettes, cigars, or any other nicotine containing substances?

- In the past month In the past 6 months In the past 12 months 1-5 years ago 6-10 years ago
- More than 10 years ago Never

30c How often do you use nicotine replacement products (eg patches, gum, mints, other nicotine containing products like e-cigarettes)?

- Daily Weekly Fortnightly Monthly Twice a year
- Yearly Other I don't use these products

Section 16 Habits and Lifestyle continued

31 Do you drink alcohol?

Yes Please provide details

Quantity: per day per week per month per year

A standard drink = 1 nip (30ml) spirits, 100ml wine, 10oz/285ml beer
2 standard drinks = a pint (568 ml), a large glass of wine (200ml)

No

32 How often do you have six or more standard drinks on one occasion?

Daily Weekly Monthly Less than monthly Never

Many people have been advised to reduce or stop drinking alcohol at some point in their lives.

33 Have you ever been concerned about your level of alcohol consumption or been advised to reduce or stop drinking alcohol by a healthcare professional for any reason?

Yes Please provide details

No

Many people have tried recreational drugs, legal highs or drugs not prescribed to you by a doctor at least one point in their lifetime.

34 In the last 10 years, how often have you taken recreational drugs, legal highs or drugs not prescribed to you by a doctor?

This includes any drug swallowed inhaled or injected, but does **not** include vitamins, supplements, over-the-counter medications or the oral contraceptive pill.

Frequently (more than 6 times per year) Occasionally (more than 3 times per year) Some weekends or holidays
 A few times Once Never

If you have used drugs in the last 10 years please provide details including the type of drug and when you last took them:

35 In the last 10 years, have you misused or been addicted to any prescription or over-the-counter drug(s) (such as pain killers or sedatives), even if they were prescribed for you?

Yes Please provide details

No

36 Have you ever received advice, counselling or treatment for drug dependence?

Yes Please provide details

No

The following questions will help us understand your mental and physical wellbeing. These are important questions to answer accurately to avoid your insurance policy being altered or voided, which could result in a claim not being payable.

Please do your best to answer all questions to the best of your ability and do not guess.

Depending on the answers you provide we may need to check with your doctor.

Section 17 Supplementary Underwriting Questionnaires

Mental Health

Mental Health conditions are common, with about 8.7 million Australians experiencing mental ill health in their lifetime.

We know that mental health can change over time and can be caused by specific events or factors out of your control. Therefore, the purpose of these questions is to understand your own individual experiences with mental health.

37 At any point in your life, have you experienced any of the following common symptoms related to mental health?

Common Symptoms may include: stress, anxiety, depression, prolonged sadness or tearfulness, persistent sleeplessness or prolonged change in appetite, poor concentration, excessive anger, hostility or violence, thoughts of suicide, self-harm, not participating in usual enjoyable activities, relying on alcohol and sedatives, withdrawing from close family and friends, not getting things done at work/school or not going out anymore.

At one time in my life On a few occasions in my life Regularly No

If you answered **No**, please go to **Q38**. If you selected any other response, please complete the **Mental Health Questionnaire**.

Section 17 Supplementary Underwriting Questionnaires continued

Physical wellbeing

We all get sick from time to time, but some illnesses can have an ongoing impact on your physical wellbeing.

The following questions will help us understand your **overall physical wellbeing** so we can accurately assess if you can be insured or if any special terms need to apply. If you answer **Yes** to any of the following questions, you must also complete the relevant **Supplementary Underwriting Questionnaires**.

38 In your lifetime, have you had symptoms of, or been diagnosed with, or had treatment or medication for:

Please select the most relevant responses. Please do not guess.

High blood pressure ▶ Yes If yes, please complete the **High Blood Pressure** Questionnaire
No

High cholesterol ▶ Yes If yes, please complete the **High Cholesterol** Questionnaire
No

Asthma ▶ Yes If yes, please complete the **Asthma** Questionnaire
No

Skin lesions such as a crusty non-healing mole, new spots, freckles or any moles changing in colour, thickness or shape over a period of weeks to months, keratosis, sunspots, Basal Cell Carcinoma (BCC), Squamous Cell Carcinoma (SCC), skin cancer or melanoma ▶ Yes If yes, please complete the **Skin Lesion** Questionnaire
No

Any other skin lesion that you have not already told us about

Back or neck strain/sprain or pain, sciatica, whiplash, spondylitis, fracture or spinal fusion ▶ Yes If yes, please complete the **Back Disorder** Questionnaire
 Any other back or neck condition that you have not already told us about No

Any bone/joint fractures, muscle, ligament or tendon injuries, repetitive strain injury (RSI), carpal tunnel syndrome, tenosynovitis, gout, arthritis, osteopenia or osteoporosis ▶ Yes If yes, please complete the **Joint/Musculoskeletal** Questionnaire
 Any other bone, muscle, ligament or tendon condition that you have not already told us about No

Section 18 General

If you answer yes to any of the following questions, you must also complete the Further information table on page 37 of this Application form.

39 Have you ever had, or been told you had, or ever sought advice or treatment from a doctor, counsellor or other health professional or experienced symptoms for any of the following?

a Skin conditions such as

- Persistent rash, eczema, psoriasis, dermatitis, skin allergies
 Any other skin condition or disorder of the skin that you have not already told us about

Yes Please provide details in the table on page 37
No

b Blood or blood vessel conditions such as

- Varicose veins, deep vein thrombosis (DVT), pulmonary embolism
 Haemochromatosis, haemophilia, anaemia
 Human Immunodeficiency Virus (HIV), AIDS, or any AIDS or HIV related conditions
 Any other blood or blood vessel condition that you have not already told us about

Yes Please provide details in the table on page 37
No

c Eye or ear conditions such as

Do not include conjunctivitis with full recovery, colour blindness, or long or short sightedness that has been corrected either with surgery, contact lenses or glasses.

- Cataracts, glaucoma, blindness, keratoconus, retinal detachment, uveitis
 Tinnitus, deafness, Meniere's disease, labyrinthitis, vertigo, cholesteatoma
 Any other eye or ear conditions that you have not already told us about

Yes Please provide details in the table on page 37
No

d Cardiovascular or heart condition such as

- Angina, heart attack, chest pain, heart murmur, heart palpitations or irregular heartbeat
 Valve diseases, stenosis, regurgitation, rheumatic fever
 Any other cardiovascular or heart conditions that you have not already told us about

Yes Please provide details in the table on page 37
No

e Respiratory conditions such as

- Bronchitis, pneumonia, emphysema or Chronic Obstructive Pulmonary Disease (COPD)
 Sleep apnoea
 Any other respiratory, lung or breathing disorder that you have not already told us about

Yes Please provide details in the table on page 37
No

f Stomach, bowel, colon or liver conditions such as

- Irritable bowel syndrome (IBS), bleeding from the bowel, haemorrhoids, bowel polyps
 Crohn's disease, ulcerative colitis or diverticulitis
 Reflux, hernia, ulcer or gall bladder conditions
 Hepatitis (excluding hepatitis A if fully recovered) fatty liver or cirrhosis of the liver
 Any other stomach, bowel, colon or liver conditions that you have not already told us about

Yes Please provide details in the table on page 37
No

g Diabetes, pancreatic or thyroid conditions such as

- Type 1 or Type 2 diabetes, impaired fasting glucose, pregnancy related diabetes, sugar in your urine or low or high blood sugar
 Pancreatitis
 Hypothyroidism, hyperthyroidism, Graves' disease, goitre and thyroiditis
 Any other diabetic, pancreatic or thyroid conditions that you have not already told us about

Yes Please provide details in the table on page 37
No

h Brain, nerve or neurological conditions such as

- Persistent headaches or migraines, fainting or dizziness
 Stroke, transient ischaemic attack (TIA), brain haemorrhage
 Paralysis, multiple sclerosis (MS) or motor neurone disease (MND)
 Neuritis, epilepsy or seizures, Alzheimer's disease or dementia
 Any other brain, nerve or neurological conditions that you have not already told us about

Yes Please provide details in the table on page 37
No

Section 18 General continued

i Cancer or tumours such as

- Leukaemia, lymphoma, mesothelioma, myeloma, sarcoma
- Any form of cancer or tumours (benign or malignant)
- Any other cancer condition that you have not already told us about

Yes Please provide details in the table on page 37
No

j Automimmune conditions such as

- Rheumatoid arthritis, psoriatic arthritis, ankylosing spondylitis or lupus
- Any other automimmune conditions that you have not already told us about

Yes Please provide details in the table on page 37
No

k Sexually transmitted infection such as

- Gonorrhoea, herpes, syphilis
- Any other sexually transmitted infections or conditions that you have not already told us about
- Have you been in any situations that may have put you at risk of contracting HIV

Yes Please provide details in the table on page 37
No

Example situations include:

Needle stick injury, sex without a condom with someone you know or suspect to be HIV positive, an intravenous drug user or a sex worker, anal intercourse without a condom (except with one other person, and neither of you have had sex with another person in the last three years)

j Males only

Kidney, bladder or reproductive conditions such as

- Polycystic kidney disease, recurrent kidney infections, kidney stones, nephritis, urinary tract infection (UTI), cystitis or blood in urine
- Prostatitis or enlarged prostate
- Any other kidney, bladder or reproductive condition that you have not already told us about

Yes Please provide details in the table on page 37
No

k Females only

Kidney, bladder, breast or reproductive conditions such as

- Polycystic kidney disease, recurrent kidney infections, kidney stones, nephritis, urinary tract infection (UTI), cystitis or blood in urine
- Polycystic ovarian syndrome, endometriosis, abnormal pap smear, polyps and fibroids, pelvic inflammatory disease
- Breast lumps, fibroadenomas or breast cysts. Excluding any normal test results that don't require follow up in the next 12 months
- Any other kidney, bladder, breast or reproductive condition that you have not already told us about

Yes Please provide details in the table on page 37
No

Are you currently pregnant?

Yes Please provide due date

Due date (DD/MM/YYYY):

No

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Do you have a history of pregnancy complications?

Yes Please provide details in the table on page 37

No

Section 18 General continued

Other than what you have already told us, in the last 5 years, have you

We do not need to know about:

- Colds, flu or minor viral illnesses that were short, isolated occurrences or medications for these conditions, or annual check-ups where the results were normal.
- Childhood illnesses such as chicken pox, measles, mumps, tonsillitis or tonsillectomy, appendicitis or appendectomy, unless you have not made a complete recovery.

41 Seen a doctor or other health professional* such as psychologist, osteopath, physiotherapist

Yes Please provide details in the table on page 39
No

42 Required tests or investigations* such as blood test, x-ray, MRI, ECG or biopsy

Yes Please provide details in the table on page 39
No

43 Had treatment, taken medication or herbal medicines

Yes Please provide details including the results in the table on page 39
No

44 Had a fracture or broken bone

Yes Please provide details in the table on page 39
No

45 Had surgery or an operation

Yes Please provide details in the table on page 39
No

46 Had to go to hospital for an accident or medical condition

Yes Please provide details in the table on page 39
No

* Before you answer this question, please refer to page 1 of this form which relates to information about genetic testing.

47 Are you waiting for any medical test or investigation results?

Yes Please provide details

No

48 In the last 12 months, have you been referred to a specialist or for medical tests, treatment or surgery?

Yes Please provide details

No

Section 21 Authority to Release Medical Information

Notes on releasing information about your health

Your health information includes details about all your interactions with health providers, and may include details such as your symptoms, treatment, consultations, personal medical history and lifestyle. Health providers cannot release this information about you without your consent.

We, **MLC Life Insurance**, collect and use your health information to assess your application for cover, to assess and manage your claim, or to confirm the information you gave us when you applied for cover or made a claim. This is why we need your consent.

Each time you apply for cover or make a claim, we will ask you for a fresh consent. We will respect your privacy by only asking for the information we reasonably need, and we will tell you each time we use your consent.

Please read each Authority carefully and the explanatory notes below.

Authority 1 explanatory notes – through this Authority, with the exception of a copy of the consultation notes held by your General Practitioner/Practice, you are consenting to any health provider releasing any health information about you in the form we ask for. This may involve, for example:

- preparing a general report and/or a report about a specific condition;
- accessing and releasing your records in SafeScript;
- releasing your hospital patient notes;
- releasing the results of any investigations they have done; and/or
- releasing correspondence with other health providers.

Authority 2 explanatory notes – through this Authority, you are consenting to any General Practitioner/Practice you have attended releasing a copy of your full record, including consultation notes, but only if we have asked them to provide a general report and/or a report about a specific condition under Authority 1, and either:

- they will be unable to, or did not, provide the report within four weeks; or
- the report provided is incomplete, or contains inconsistencies or inaccuracies.

Your General Practitioner maintains consultation notes to support quality care, your wellbeing and to meet legal and professional requirements. General Practitioners/Practices should only release a copy of your full record, including consultation notes, for life insurance purposes in the rare circumstances set out above.

If you choose to withhold your consent to this authority, we may not be able to process your application for cover or a claim.

Section 21 Authority to Release Medical Information continued

Authority 1

Authority 1 – to release any of my health information except the consultation notes held by my General Practitioner/Practice

With the exception of consultation notes held by any General Practitioner/Practice I have attended, I authorise any health provider, practitioner, practice, psychologist, dentist, allied health services provider or any hospital to access and release, in writing or verbally, any details of my health information to **MLC Life Insurance**, or to third parties they engage.

I agree to all the following:

- My health information can be released in the form **MLC Life Insurance** asks for, such as a general report, a report about a specific condition, my records in SafeScript, any hospital notes, or correspondence between health providers.
- **MLC Life Insurance** can collect, use, store and disclose my personal information (including sensitive information) in accordance with privacy laws and Australian Privacy Principles.
- This Authority is valid only while **MLC Life Insurance** is assessing my claim or application for cover, or is verifying disclosures I made in connection with the cover.
- A copy or transcript of this Authority will be valid and effective, and this Authority should be accepted as valid and effective where I have signed electronically or consented verbally.

Full name of Life Insured (please print)

Previous name (if applicable)

Date of birth (DD/MM/YYYY)

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Signature of Life Insured

	Date (DD/MM/YY)					
	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>					

Authority 2

Authority 2 – to release a copy of the full record, including consultation notes, held by my General Practitioner/Practice in specified circumstances

I authorise any General Practitioner/Practice I have attended to release a copy of my full record, including consultation notes, to **MLC Life Insurance**, or to third parties they engage, only if **MLC Life Insurance** has asked them for a report on my health and either:

- the General Practitioner/Practice will be unable to, or did not, provide the report within four weeks; or
- the report is incomplete, or contains inconsistencies or inaccuracies.

I agree to all the following:

- **MLC Life Insurance** can collect, use, store and disclose my personal information (including sensitive information) in accordance with privacy laws and Australian Privacy Principles.
- This Authority is valid only while **MLC Life Insurance** is assessing my claim or application for cover, or is verifying disclosures I made in connection with the cover.
- A copy or transcript of this Authority will be valid and effective, and this Authority should be accepted as valid and effective where I have signed electronically or consented verbally.


Full name of Life Insured (please print)

Previous name (if applicable)

Date of birth (DD/MM/YYYY)

--	--	--	--	--	--	--	--	--	--

Signature of Life Insured

	Date (DD/MM/YY)					
	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>					

Section 22 Declarations and Authorisations

The section immediately below must be signed by the Life Insured.

The Life Insured and the Policy Owner/s, make the following declarations and authorisations in respect of this application:

1. The information provided in this application is true and complete.
2. I have read and understood the Insurance Product Disclosure Statement which I received in Australia.
3. I consent to receive the PDS and all notices electronically.
4. I have read and understand the duty to take reasonable care not to make a misrepresentation.
5. If existing insurance is to be replaced, I will cancel the existing insurance. If I do not, I understand that any benefit payable on the occurrence of an event under any policy issued from this application will be reduced by any benefit paid or payable for the same event under the existing insurance.
6. No insurance will be effective until MLC Limited accepts this application and issues a policy (or, in the case of an addition to an existing policy, a revised schedule), except for Interim Accident Insurance that will apply subject to specific terms and conditions.
7. If income protection insurance has been applied for I declare that the Earnings stated in this application are:
 - my Earnings before tax, after the deduction of business expenses, over the last two financial years, and
 - from my main job only and do not include income from a second job.
8. If business expenses protection has been applied for I declare that the Business Expenses monthly benefit requested does not exceed my monthly share of Covered Expenses (please refer to the Insurance PDS for a list of expenses included and not included as Covered Expenses). I understand that Covered Expenses only include the reasonable and regular operating expenses of the business I own and manage, and can also include the net cost of a Locum.
9. I consent to MLC Limited disclosing or discussing with my financial adviser any matter relevant to the assessment of my application for insurance including financial, medical and other matters, whether disclosed in this application, obtained from third parties (eg Doctors, accountants) or otherwise discovered as part of the assessment process.
10. I consent to notices relating to my application to be sent to the email address or the mobile number provided by me and I acknowledge that my personal and sensitive information may be sent to that email address.
11. I authorise MLC Limited to collect such further medical information from any health practitioner, centre or service as is reasonably required for the purpose of assessing my application for insurance.
12. I authorise MLC Limited to forward any information obtained by it to any health practitioner or service, reinsurer, advisor, service provider or third party as is reasonably required for the purpose of assessing the application, administration of the insurance policy, assessment of a claim made under the policy and as otherwise may be required to comply with legal obligations.

If your application is a transfer application: (additional declarations)

13. I consent to MLC Limited relying on information in my application for my existing MLC policy and, if applicable, my application for the most recent increase or addition to my existing MLC policy in its assessment of the transfer application.
14. I am not receiving or eligible to receive any insurance payments under my current insurance policy or any other insurance. I have not sustained injury or illness that I may claim for under my current insurance policy. The transfer cannot occur if an injury or illness has occurred (or occurs prior to issue of the new policy) which entitles me to make a claim for benefits under my current policy.
15. Any loadings or exclusions that apply to the MLC insurance policy that is being replaced will also apply to the new policy issued from this application.
16. Where I am replacing existing eligible MLC insurance, I authorise MLC Limited to cancel the insurance that I am replacing. Upon issue of the new policy, my current MLC insurance policy is cancelled. Cover under the new policy will commence on the date the new policy is issued.
17. Any special conditions or exclusions that will apply to my insurance covers under my current policy will also apply to the equivalent insurance covers under the new policy.
18. If I am transferring cover between MLC Personal Protection Portfolio and MLC Life Cover Super, I am aware there may be differences between benefits under my current policy and the new policy.
19. The life insured under the new policy will be the same life insured under the current policy.
20. If I am transferring cover between MLC Personal Protection Portfolio and MLC Life Cover Super, the qualifying period will be waived under the new policy for that cover if the qualifying period under my current policy had already expired.
21. Interim Accident Insurance does not apply.

Signature of Life Insured

	Date (DD/MM/YYYY)
	<input type="text"/>

If the Policy Owner is different to the Life Insured, and/or you are applying for MLC Life Cover Super, please also complete the relevant declarations on the next page.

Section 22 Declarations and Authorisations continued

MLC Personal Protection Portfolio only: Signature(s) of Policy Owner(s) if different from the Life Insured

- If the trustee(s) of a self-managed super fund are individuals then all individuals are required to sign.
- If the Life Insured is under 16 years of age then a Parent or Guardian is required to sign.
- In the case where the Policy Owner or trustee is a Company:
 - (a) two directors or a director and company secretary are to sign, or
 - (b) in the case of a sole director proprietary company only, the sole director is to sign. The director must indicate that he/she is the sole director and sole secretary of the company by ticking the sole director and sole secretary box

Policy 1

Signature(s) of Policy Owner(s)

X	Date (DD/MM/YYYY)

X	Date (DD/MM/YYYY)

Sole director and sole secretary (indicate by ticking box)

Policy 2

Signature(s) of Policy Owner(s)

X	Date (DD/MM/YYYY)

X	Date (DD/MM/YYYY)

Sole director and sole secretary (indicate by ticking box)

Policy 3

Signature(s) of Policy Owner(s)

X	Date (DD/MM/YYYY)

Sole director and sole secretary (indicate by ticking box)

X	Date (DD/MM/YYYY)

Declaration – MLC Life Cover Super Only

In addition to the previous declaration, please complete this declaration if you are also applying for MLC Life Cover Super.

- I have read and understood the Super Product Disclosure Statement which I received in Australia.
- I apply to become a Member of the MLC Super Fund and agree to be bound by the provisions of the Trust Deed constituting the MLC Super Fund and the MLC Life Cover Super policy issued by MLC Limited to the Trustee, as amended from time to time.
- I understand that my Tax File Number will only be used for super and future approved purposes.

I acknowledge that a MLC insurance policy held through the MLC Super Fund does not represent a deposit or liability of Insignia Financial Ltd ABN 49 100 103 722 and its related bodies corporate (Insignia Financial Group). The Insignia Financial Group does not guarantee or accept liability in respect of MLC insurance policies.

Note: The law requires that:

On 1 April 2020; insurance cover must be cancelled if:

- your account balance in this product/fund is less than \$6,000 and
- you have never had an account balance of at least \$6,000 on or after 1 November 2019;
unless you elect in writing that you want to keep your insurance cover, even if your super account balance is less than \$6,000.
From 1 April 2020: if your account balance is under \$6,000 and/or you're under 25 years old you need to elect in writing to have insurance cover.

Completing this form will be considered your written election.

- I elect to be provided with the insurance specified in this application, and for the insured benefit to be provided, even if my account balance in this product/fund is less than \$6,000 and/or I'm under 25 years old.

Signature of Life Insured

X	Date (DD/MM/YYYY)

Section 22 Declarations and Authorisations continued

Marketing consent

We always seek to better understand and serve your financial, e-commerce and lifestyle needs so we can offer you other products and services that aim to meet those needs as well as promotions and other opportunities.

By giving your consent you agree to receiving information about the products and services as described in the MLC Limited Privacy Policy (mlcinsurance.com.au/privacy-policy), including by telephone call to the numbers provided by you in this application or numbers you may provide later and by email if you have provided us with an email address. If you are applying for MLC Life Cover Super, you are also consenting to receiving information about the products and services as described in the Trustee's Privacy Policy (mlc.com.au/privacy).

We will not disclose health information for marketing purposes.

Do we have your consent? If you do not mark a box your consent will be presumed.

Yes No

Your consent will continue until you withdraw it. You can withdraw your consent at any time by contacting us on **13 65 25**.

Section 23 Payments by Direct Debit

Direct Debit Request Service Agreement

This Direct Debit Request Service Agreement is issued by MLC Limited, ABN 90 000 000 402 (User ID no. 534289).

This Service Agreement and the Direct Debit Request Schedule in your application contain the terms and conditions by which you authorise MLC Limited to draw (debit) money from your account and the obligations of us and you under this Agreement. You should read through them carefully to ensure you understand these terms and conditions before signing the Schedule. Please direct all enquiries about your direct debit to us on **13 65 25**.

Our commitment to you

We will give you at least 14 days notice in writing if there are changes to the terms of the drawing arrangements.

We will keep the details of your nominated Financial Institution account confidential, except where provided to our bank or as required to conduct direct debits with your Financial Institution.

Where the due date is not a business day, we will draw from your nominated Financial Institution account on the business day before or after the due date in accordance with the terms and conditions of your MLC policy.

We will not charge you for any dishonours, however:

- if your account dishonours, your Financial Institution may charge you a fee
- we reserve the right to cancel drawing arrangements if drawings are dishonoured by your Financial Institution.

Your commitment to us

It is your responsibility to:

- ensure your nominated account(s) shown in the Direct Debit Schedule are correct and that your nominated financial institution account can accept direct debits through the Bulk Electronic Clearing System (BECS)
- ensure there are sufficient funds available in the nominated account to meet each drawing on the due date
- advise us if the nominated account is transferred or closed, or the account details change
- arrange an alternate payment method acceptable to us if we cancel the drawing arrangements, and
- ensure that all account holders on the nominated Financial Institution account sign the Direct Debit Request Schedule.

Your rights

Your drawing arrangements are detailed in the Direct Debit Request Schedule of your application. They are also governed by the terms and conditions of your MLC Life Insurance policy. You should contact us on **13 65 25**, providing at least seven days notice, if you wish to alter the drawing arrangements. You can:

- alter the Schedule
- cancel the Schedule
- stop an individual drawing
- defer a drawing, or
- suspend future drawings.

This section for Financial Adviser use only

This section must be completed

Email (contact for this application)

Financial Adviser's instructions

(Complete details relevant to this application)

Financial Adviser 1

This section is to be completed by the Servicing Adviser.
The Servicing Adviser will receive all correspondence for the policy.

Name of Financial Adviser

Adviser Code

Mobile phone

Telephone number

Fax number

Email

Distribution fee split

 %

Financial Adviser 2

Name of Financial Adviser

Adviser Code

Mobile phone

Telephone number

Fax number

Email

Distribution fee split

 %

I confirm that I have provided my client with the Product Disclosure Statement applicable at the date they have signed the Declaration.

Design and Distribution Obligations

Does your client meet the requirements of the Target Market Determination document for this product?

Yes No

If no, please enter the reason you recommended this product to a client who does not meet the product's Target Market Determination.

In recommending this product, have you provided personal or general advice?

Personal General

Remuneration payment type:

Select payment type: Upfront Hybrid Level

Please note: Class C Income Protection is paid on a level basis

NULIS Nominees (Australia) Limited

Postal address

PO Box 200
North Sydney NSW 2059

Call 13 26 52

+ 61 3 8634 4721 (outside of Australia)

Email contactmlc@mlc.com.au

Website mlc.com.au

MLC Life Insurance

Postal address

PO Box 23455
Docklands VIC 3008

Call 13 65 25

+ 61 2 9121 6500 (outside of Australia)

Email enquiries.retail@mlcinsurance.com.au

Website mlcinsurance.com.au