

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

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

1 PERSONAL DETAILS

Mr/Mrs/Ms/Miss Given names Surname

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

BUSSQ uses your email address to provide important updates about your super. We won't pass on your information to anyone and you can opt out of email communication at any time or change your preferences at bussq.com.au or by calling **1800 MY BUSSQ (1800 69 2877)**.

Email

Postal address Suburb/Town State Postcode

Street address Suburb/Town State Postcode

2 YOUR TAX FILE NUMBER (TFN)

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

I elect to provide my TFN and declare it is:

Tax file number

YES

SUPER SEARCH - I authorise BUSSQ to use my TFN to search for other super I may have. I understand that BUSSQ will automatically roll any super money held by the ATO into my BUSSQ account, and that I will be contacted with details of any other super funds found so I can choose whether to roll them into BUSSQ. This is ongoing until I revoke it with BUSSQ in writing or by calling **1800 MY BUSSQ (1800 69 2877)**

3 AUTHORITY

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

Name of person/Company Relationship to you

Phone Email

Authority end date (dd/mm/yyyy)

4 EMPLOYER DETAILS

I am self-employed Occupation OR
Employer's name Employer's BUSSQ number (if known)

Date started working for employer (dd/mm/yyyy) Occupation Employer's phone number



5 ROLL OVER YOUR OTHER SUPER ACCOUNTS



Before you complete this section you should consider the following:

- BUSSQ may be able to transfer your insurance cover before you close your other accounts. If you would like to do this DO NOT complete this section, and call us on **1800 MY BUSSQ (1800 69 2877)**.
- Electing to rollover your other super account/s on this form will close your account/s with other super funds.
- Any insurance cover you have with your other fund may cease when you close your account.
- Your other fund may charge fees when you roll over; and
- BUSSQ recommends that you call your other fund before rolling over.

I elect to roll in the funds named below.

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

| Super fund name | Fund ABN/Unique Super Identifier (USI) | Member number |
|-----------------|--|---------------|
| | | |
| | | |
| | | |

6 INSURANCE COVER

BUSSQ Premium Choice offers you flexible insurance options that are detailed in the *Premium Choice PDS* and the *Insurance Handbook*. Follow the checklist found in the *Insurance Handbook* to ensure you have the cover that you need. The *Insurance Handbook* also provides information about the insurance cover that our Financial Planners can assist you with, outside of your super. BUSSQ staff are available to assist with the insurance application process, or to answer any questions you have. Please call us on **1800 MY BUSSQ (1800 69 2877)**.

I do not want any insurance cover (please go to section 7)

PART A – COMPLETE THIS SECTION IF YOU ARE EMPLOYED

BUSSQ offers automatic Death and Total and Permanent Disablement (TPD) cover to Premium Choice members who are employed by an eligible contributing employer.



Please note: You also may not be eligible for default cover if:

- You are self employed
- You have worked for your current employer for more than 4 months
- You are not at work on your first day of work with your employer (eg. You are on sick leave)
- You do not receive a contribution from your employer by the quarterly SG deadline

I am eligible for automatic Death and TPD cover, and I would like:

Fixed Cover Unitised Cover

For more information about the difference between fixed and unitised cover, please see the *Insurance Handbook*. Please note that if you wish to apply for Income Protection cover you should select Fixed Cover in this section.

EMPLOYMENT CLASSIFICATION

You only need to complete one set of questions depending on whether you chose fixed or unitised cover.

Fixed Death or TPD cover – answer ‘yes’ or ‘no’

Do you spend at least 80% of your total working time in an office or similar environment performing administrative, clerical or sedentary type duties?

YES NO

Do you have a recognised trade qualification relating to your occupation or, does your occupation require you to perform light manual work or, are you a supervisor of blue collar workers and your duties include up to 10% of light manual work (e.g. an electrician, printer, greengrocer, carpenter, storeman, plumber, factory production manager etc.)?

YES NO

Are you a skilled or semi-skilled worker whose duties include heavy manual work or are you required to operate heavy machinery (e.g. qualified wall/floor tiler, glazier, sign writer, bulldozer driver, forklift driver etc.)?

YES NO

Unitised Death or TPD cover – mark ‘✓’ in one box

Manual – you perform mainly manual physical work. **Non-manual** – you spend at least 50% of your working time in an office environment i.e. 19 hours out of a 38 hour working week.

AMOUNT OF COVER (Please select one option only):



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

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

For more information see the *Insurance Handbook*.

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

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

Special offer upon joining – equivalent of six units of cover as detailed in the *Insurance Handbook*. This offer is available to you if you meet the conditions for automatic cover and have been a BUSSQ member for less than four months.

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

ADDITIONAL COVER

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

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

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

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

PART B – COMPLETE THIS SECTION IF YOU ARE SELF-EMPLOYED OR YOUR EMPLOYER IS NOT PAYING CONTRIBUTIONS TO BUSSQ

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

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

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

7 MEMBER INVESTMENT CHOICE

Please refer to bussq.com.au or the *Super Handbook* for information on the investment objectives and risks of each option.

I would like my Premium Choice account and future contributions invested in the following option(s) (Please tick):

The amounts must be whole percentages only eg 10%, 27% etc.

Pre-mixed options

| | (Percentage) | |
|--|------------------------|--|
| <input type="checkbox"/> Defensive | <input type="text"/> % | |
| <input type="checkbox"/> Premium Balanced Growth | <input type="text"/> % | |
| <input type="checkbox"/> High Growth | <input type="text"/> % | |

Single asset class options

| | |
|--|------------------------|
| <input type="checkbox"/> Cash | <input type="text"/> % |
| <input type="checkbox"/> Diversified Fixed Interest | <input type="text"/> % |
| <input type="checkbox"/> Australian Shares | <input type="text"/> % |
| <input type="checkbox"/> Aust. (Small Companies) Shares | <input type="text"/> % |
| <input type="checkbox"/> All Shares (50/50) | <input type="text"/> % |
| <input type="checkbox"/> International Shares | <input type="text"/> % |
| <input type="checkbox"/> International (Emerging Markets) Shares | <input type="text"/> % |

TOTAL MUST EQUAL 100%

8 NOMINATION OF BENEFICIARIES

STOP **BUSSQ accepts binding nominations.** Please check bussq.com.au for further information and to download the *Binding Death Benefit Nomination* form.

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

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

A death benefit is payable to your dependants and/or your legal personal representative or, in limited circumstances to another person. The final decision rests with the Trustee. More information is available at bussq.com.au.

9 DECLARATION AND SIGNATURE

To apply for membership, you must sign and date this form after reading the statements below.

- I agree to receive statements in an electronic form and should I wish to change this election and receive paper statements, I will advise the Trustee in writing.
- I hereby apply to the Trustee for admission as a member of BUSSQ Premium Choice upon the terms and conditions contained in the Product Disclosure Statement (PDS) and supporting documentation.
- I acknowledge that I have read and understood the terms and conditions contained in the PDS and supporting documentation.
- If I elected to roll over super on this form I am aware that this will close my account with my other fund. I understand that insurance cover may cease, exit fees may apply and that BUSSQ may need to deduct tax on any untaxed amounts that are transferred. I acknowledge BUSSQ's recommendation to call my other fund and take any action to transfer my insurance cover BEFORE submitting the request to rollover.
- If I do not agree with the conditions of the Privacy Policy I will advise the Trustee in writing.
- I declare that all the details in this application are true and correct and that I have read the PDS and supporting documentation to which this application applies and agree to the offer contained in it and to be bound by the provisions of the Trust Deed (as amended) governing BUSSQ, and if I have received this PDS and supporting documentation from the internet or any other electronic means, I declare that I have received it personally, or a printout of it, accompanied by or attached to the application form before making an application to join BUSSQ Premium Choice.
- I acknowledge that I have read and understood the insurance information contained in the *Insurance Handbook*.
- If deemed necessary by me, I have obtained financial advice from a qualified Financial Planner concerning my investment in BUSSQ Premium Choice.
- I understand and accept that the Trustee does not guarantee the performance of the investment strategy.



PLEASE SIGN AND DATE.

Forms without both a signature and date are unable to be processed.

Signature of applicant



Dated (dd/mm/yyyy)

| | | | | | | | |
|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|

10 PRIVACY AND OTHER IMPORTANT INFORMATION

BUSSQ collects and uses your personal information in accordance with the BUSSQ Privacy Statement which is available from our website or by calling **1800 MY BUSSQ (1800 69 2877)**. This section discusses some of the ways that BUSSQ uses your personal information. Please call us if you have any questions about your rights under the privacy legislation. BUSSQ has a number of policies about how we manage our fund. For more information see the *Super Handbook* or go to bussq.com.au.