

# Application for insurance

## Complete this application if you want to apply:

1. for new or additional Death Only or Death and Total and Permanent Disablement (TPD) cover
2. for new or to vary your Income Protection (IP) cover, and/or
3. to convert your Default cover to Fixed cover

## What you need to do

Complete this form and submit your application online at [auserVICES@metlife.com](mailto:auserVICES@metlife.com) or return to MetLife Insurance Limited, GPO Box 3319, Sydney NSW 2001

## About the application

- MetLife will be treating this contract as a 'consumer insurance contract'.
- Please answer all the questions accurately and provide additional information wherever requested.
- The person to be insured must complete this application and initial any changes.
- As part of your application, you may be required to undergo additional medical tests.
- As part of the overall assessment process MetLife will contact you if further information is required.
- Send the completed application to MetLife Insurance Limited, GPO Box 3319, Sydney NSW 2001 or email to [auserVICES@metlife.com](mailto:auserVICES@metlife.com)

## Your guide to completing this application

You must complete Section A. And if you wish to apply for cover as a White Collar or Professional worker, then you must also complete Section B.

What would you like to do?	Sections to complete
Apply for new or additional Death Only or Death and TPD cover	A, B, C, F, G, H, I, J
Apply for new or vary your IP cover	A, B, D, F, G, H, I, J
Apply to convert your Default cover to Fixed cover	A, B, E, J

## Privacy – Use and Disclosure of personal information

The personal information you provide in this form is necessary for us to provide you with the products and services you have requested from us, and to manage your claims. You do not have to provide us with your personal information, but if you do not do so we may not be able to provide you with our products or services.

GuildSuper collects your personal information for purposes as detailed in its Privacy Statement and Privacy Policy which you can access at [guildsuper.com.au/privacy](http://guildsuper.com.au/privacy).

### Your privacy with MetLife Insurance Limited ABN 75 004 274 882 AFSL 238096 ('MetLife' or the 'Insurer')

The personal information you provide in the form is necessary for MetLife to provide you with the products and services you have requested from MetLife. You do not have to provide MetLife with your personal information, but if you do not do so MetLife may not be able to provide you with the products or services. MetLife complies with the Privacy Act 1988 and the principles laid out in its Privacy Policy which details information about the entities that MetLife usually discloses personal information to (including overseas recipients), how you may access or seek correction of your personal information, how we manage that information and our complaints process.

MetLife's Privacy Policy is readily available and can be viewed at [www.metlife.com.au/privacy](http://www.metlife.com.au/privacy).



## Duty to take reasonable care not to make a misrepresentation – Important information before commencing this application

There is a duty to take reasonable care not to make a misrepresentation when applying for insurance. Before answering the questions in this application form it is important that the person answering the questions carefully reads the 'Duty to take reasonable care not to make a misrepresentation' section on page 13 of this form which explains the duty, the

consequences of not complying with the duty, and guidance for answering the questions. If the duty is not complied with, MetLife may be able to void or change cover; this means a benefit may not be able to be claimed or the amount we pay may be reduced.

### Section A – Personal details (Please complete all sections in BLOCK LETTERS)

Member no.	Date of birth	Gender at birth
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Female <input type="checkbox"/> Male
<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Miss
<input type="checkbox"/> Ms	<input type="checkbox"/> Dr	<input type="checkbox"/> Other: <input type="text"/>
Given name(s)		Surname
<input type="text"/>		<input type="text"/>
<b>RESIDENTIAL ADDRESS</b>		
Street no.	Street name	
<input type="text"/>	<input type="text"/>	
Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>POSTAL ADDRESS</b> <small>(if different to residential address)</small>		
Street no./PO Box	Street name	Suburb
<input type="text"/>	<input type="text"/>	<input type="text"/>
	State	Postcode
	<input type="text"/>	<input type="text"/>
<b>CONTACTS</b>		
Phone number	Mobile number	Email
<input type="text"/>	<input type="text"/>	<input type="text"/>
Preferred time of contact		
<input type="checkbox"/> Morning (9am-12pm)	<input type="checkbox"/> Afternoon (12pm-6pm)	<input type="checkbox"/> Any time
<b>EMPLOYMENT</b>		
Are you currently employed (i.e. engaged by an employer under a contract of employment) or self-employed? <input type="checkbox"/> Yes <input type="checkbox"/> No		
What is your current occupation?	Employer name (if applicable)	
<input type="text"/>	<input type="text"/>	
What is your annual income before tax?		
\$ <input type="text"/>	<i>Note: If you are self-employed this means income after business expenses but before tax.</i>	
Are you a citizen or permanent resident of Australia? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Are you currently living in Australia? <input type="checkbox"/> Yes <input type="checkbox"/> No		

## Section B – White Collar and Professional Occupational Classification

Complete this section if you want your application for insurance assessed under either the White Collar or Professional Occupational Classification.

- (a) Are the duties of your occupation limited to professional, managerial, administrative, clerical, secretarial or similar 'White Collar' nature tasks which do not involve manual work; and do you spend a minimum of 80% of your working hours in an office environment (excluding travel time from one office environment to another)?  Yes  No
- (b) Is the income you earn from your occupation greater than \$100,000 per annum?  Yes  No
- (c) Are you tertiary qualified and a member of a professional institute registered with a government body or an executive with more than 10 years industry experience?  Yes  No

To qualify for 'White Collar' Occupational Classification you must be able to answer 'Yes' to question (a).

To qualify for 'Professional' Occupational Classification you must be able to answer 'Yes' to questions (b) to (c).

If you do not have a White Collar or Professional Occupational classification, then you will have an Active classification.

- Eligibility for White Collar or Professional cover is subject to acceptance by our Insurer.
- If accepted, all cover you hold with GuildSuper will be subject to the appropriate premium rates – White Collar or Professional.
- If our Insurer rejects your application for the White Collar or Professional Occupational Classification, you will be advised of the premium rates which apply to your cover with GuildSuper.

## Section C – Complete this section to apply for new or additional Death and TPD cover

Completing this form might not be the most effective way for you to apply for additional cover. For example, if you have had insurance with GuildSuper for less than 3 months or if you have had a recent 'Life Event' (such as marriage or divorce) a simpler process may be available to you. Refer to the information about Insurance Boost and Life Events Top-Up in the *Insurance Guide*.

Death and TPD insurance can be purchased at a set amount and the cost of cover will increase with age.

Please indicate the type and level of cover you require.

### Fixed cover

Please indicate the total level of cover you require including any existing cover:

Death cover: \$  .00      TPD cover: \$  .00

- Maximum Death cover is \$5 million.
- Maximum TPD cover is \$3 million.
- Any cover or increase in cover is subject to your application being accepted by our insurer and may be subject to limits or exclusions determined by our insurer.
- If our Insurer does not accept your application you will retain your current level of cover. No Death or TPD benefit will be paid if the cause of your claim is related to any intentional self-inflicted injury or any attempt to commit suicide, whether or not you were sane at the time,
- within 13 calendar months from the date that any new or additional Death or TPD cover commences. Other benefit exclusions apply.
- Fixed TPD cover reduces under TPD tapering arrangements described in the *Insurance Guide*.

## Section D – Complete this section to apply for or to vary your IP cover

Complete this section if you want to apply for IP cover or apply for additional IP cover, or to alter the waiting period or Benefit Period.

IP cover can be purchased in units of cover. Unitised IP cover has a maximum Benefit Period of 5 years and you can elect either a 30, 60 or 90 day waiting period. Alternatively, you can apply for IP cover to age 65 with a maximum Benefit Period to age 65 and choose from either a 30, 60 or 90 day waiting period.

### Unitised IP cover

I would like to apply for or vary my Unitised IP cover.

Please indicate the number of units you require in total including any existing cover:

units

What Waiting Period would you like?

30 days  60 days  90 days

Your maximum Benefit Period is 5 years.

### OR IP cover to age 65

I would like to apply for or vary my IP cover to age 65.

Please indicate the total amount of cover you would like, including any existing cover:

\$ .00 (Amount of IP cover per month)

What Waiting Period would you like?

30 days  60 days  90 days

Your maximum Benefit Period is to age 65.

- Maximum IP cover is the lower of \$30,000 per month or 85% of your income. If your IP benefit is 85% of your income, 75% will be paid to you and 10% will be credited to your superannuation account as a concessional contribution.
- Any cover or increase in cover is subject to your application being accepted by our Insurer and may be subject to limits or exclusions determined by our Insurer.
- If our Insurer does not accept your application, you will retain any existing cover.
- If you convert Unitised IP cover to IP cover to age 65, you will lose your ability to access Insurance Boost.

In the last 6 months have you been stood down, placed on unpaid leave, been made redundant, or have there been any changes to your occupation duties, hours worked or income?

Yes  No

Have you been made aware of any changes to your employment status, usual occupation duties, hours worked or income that may occur within the next 6 months?

Yes  No

## Section E – Complete this section to convert your Default Death and TPD cover to Fixed cover

You may convert your Default Death and TPD cover to a fixed dollar amount of Death and TPD cover. Answer these questions to see if you can convert Default cover to Fixed cover:

Do you have any illness or injury that prevents you from performing any of the duties of your usual occupation in a full-time capacity (even if you are not currently employed on a full-time basis)?  Yes  No

Have you been diagnosed with an illness that, in the opinion of a medical professional, reduces your life expectancy to less than 24 months?  Yes  No

Have you ever claimed, or are you considering claiming, any sickness, accident, disability or life insurance benefits, worker's compensation, or any other benefits for illness or injury?  Yes  No

If you have answered 'Yes' to any of the above questions, then you cannot convert your Default cover to Fixed cover.

I want the current dollar value of the insurance I hold to be converted to a fixed dollar amount.

By fixing my cover I understand that:

- the amount of my cover will remain the same from year to year and my insurance charges will increase each year
- TPD tapering arrangements apply as described in the *Insurance Guide*

[Proceed to Section J – Duty to take reasonable care](#)

## Section F – About your insurance history

Has an application for Life, Trauma, Total & Permanent Disability (TPD), Income Protection (IP) or Disability Insurance on your life ever been declined, deferred, accepted with a premium loading or exclusion, or any other special terms or conditions?

Yes  No

If YES, please provide details:

  
  


Have you ever claimed, or are you considering claiming, any sickness, accident, disability or life insurance benefits, worker's compensation, or any other benefits for illness or injury?

Yes  No

If YES, please provide details:

  
  


Do you currently have, or are you applying for, any other insurance cover with MetLife or any other life insurance company or superannuation fund?

Yes  No

If YES, please provide details:

Product type	Total amount of cover		To be replaced by this cover?
Death cover	\$		<input type="checkbox"/> Yes <input type="checkbox"/> No
Total & Permanent Disablement cover	\$		<input type="checkbox"/> Yes <input type="checkbox"/> No
Trauma cover	\$		<input type="checkbox"/> Yes <input type="checkbox"/> No
Income Protection (IP) cover	\$	per month	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Wait period:		
	Benefit period:		

**Section G – About your lifestyle**

Do you intend to travel to any country outside Australia in the next 12 months?  Yes  No

If YES, please provide details:

Country	Intended dates of travel

Do you regularly engage in, or intend to engage in, any of the following hazardous sports or activities?  Yes  No

Please tick all boxes that apply.

- Water sports or activities**  
*e.g. snorkelling, scuba diving, free diving*
- Motor sports or activities**  
*e.g. motorcycle, motorcar, motorboat*
- Snow/winter sports or activities**  
*e.g. skiing, snowboarding, ice skating, ice hockey*
- Aerial sports or activities or aviation**  
*e.g. skydiving, hang gliding, parachuting, ballooning*
- Combat sports or martial arts**  
*e.g. taekwondo, boxing, fencing*
- Field sports or team sports**  
*e.g. hockey, football including touch or soccer, roller derby*
- Horse riding or equestrian activities**  
*e.g. polo, rodeo, dressage, jumping*
- Rock climbing, abseiling or other adventure sports or activities**  
*e.g. mountain biking, parkour*
- Any other hazardous sport or activity not mentioned**
- None of these sports or activities**

If YES, please provide details:

Activity	Details

Have you smoked tobacco or any other substance within the last 12 months?  Yes  No

If YES, please provide details:


Continued...

Section G – About your lifestyle (continued)

Have you within the last **5 years** used any drug(s) that were not prescribed to you (other than over-the-counter medication), or have you exceeded the recommended dosage of any medication?  Yes  No

If YES, please provide details:

Drug/Medicine	Frequency of use

On average, how many standard alcoholic drinks do you consume each week?  per week  
*Note: A standard drink is equivalent to either a schooner of light beer, a middy/pot of full-strength beer, a shot of spirits or a standard serve of wine.*

Have you ever:  Yes  No  
 required treatment, advice or counselling for alcohol or substance misuse,  
 attended an alcohol or drug support group, or  
 been told to reduce or stop drinking alcohol or using drugs?

If YES, please provide details:




**Section H – About your family history**

Has any immediate family member (your mother, father, any brother or sister) been diagnosed under the age of 60 with any of the following conditions?  Yes  No  Unknown

- |  |  |
|--|--|
| <input type="checkbox"/> Parkinson's Disease       | <input type="checkbox"/> Dementia (including Alzheimer's Disease)              |
| <input type="checkbox"/> Cancer                    | <input type="checkbox"/> Cardiomyopathy  |
| <input type="checkbox"/> Multiple Sclerosis        | <input type="checkbox"/> Familial Polyposis (FAP)                              |
| <input type="checkbox"/> Polycystic Kidney Disease | <input type="checkbox"/> Heart Disease or Stroke                               |
| <input type="checkbox"/> Muscular Dystrophy        | <input type="checkbox"/> Diabetes  |
| <input type="checkbox"/> Huntington's Disease      | <input type="checkbox"/> Any other inherited or hereditary disease or disorder |
| <input type="checkbox"/> Motor Neurone Disease     |  |

If YES, please provide details:

Relationship to you	Age at diagnosis	Specific condition(s)

Including this application, is the total amount of cover you hold with all insurers or superannuation funds greater than any of the following amounts?  Yes  No

- \$500,000 of Life cover,
- \$500,000 of Total & Permanent Disability (TPD) cover,
- \$200,000 of Trauma cover, or
- \$4,000 per month of Income Protection (IP) cover.

If YES, have you ever had, or are you awaiting the results of, a genetic test?  Yes  No

Please provide details:

Condition	Test results (e.g. positive, negative, carrier, unknown)

Section I – About your health

What is your height?  cm

What is your weight?  kg

Has your weight changed by more than 10kg in the last 12 months?  Yes  No

If YES, please provide details, including former weight and reason for weight change:

  
  

**Females only:** Are you currently pregnant?  Yes  No

If YES, please provide details: • How many weeks pregnant are you?  weeks

• Is the pregnancy progressing normally with no complications?  Yes  No

In the last **3 years**, have you experienced symptoms of, sought medical advice, investigations or treatment for, or been diagnosed with any of the following? Please tick all boxes that apply.  Yes  No

**Headache**  
*e.g. tension or cluster headaches, migraines*

**Sexually transmitted infection**  
*e.g. syphilis, chlamydia, gonorrhoea*

**Ear or hearing condition**  
*e.g. partial or total deafness, tinnitus, Meniere's disease, vertigo*

**Lung, respiratory or sleep condition**  
*e.g. asthma, bronchitis, pneumonia, emphysema, insomnia, sleep apnoea*

**Eye or eyesight condition (not corrected by glasses or contact lenses)**  
*e.g. partial or total blindness, glaucoma, keratoconus*

**Trapped or injured nerve**  
*e.g. carpal tunnel syndrome, tennis elbow, pins and needles, numbness, repetitive strain injury (RSI)*

**Infectious disease (excluding ordinary cold and flu)**  
*e.g. tuberculosis, glandular fever, malaria, Ross River fever*

**None of these conditions**

If you have selected any of the above conditions, please provide details (including dates, symptoms, treatment):

  
  
  
  
  

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Section I – About your health (continued)

Have you ever experienced symptoms of, sought medical advice, investigations or treatment for, or been diagnosed with any of the following? Please tick all boxes that apply.  Yes  No

- Back, neck or spine condition  
e.g. pain or injury, scoliosis, disc disorder, arthritis, sciatica
- Bone, joint, ligament or any other musculoskeletal condition  
e.g. pain or injury, gout, arthritis, bone density disorder
- Mental or behavioural condition  
e.g. anxiety, depression, stress, attention-deficit disorder (ADD/ADHD), eating disorder, bipolar disorder
- Chronic pain or fatigue  
e.g. myalgic encephalomyelitis, fibromyalgia
- Cancer (including pre-cancerous changes), tumour, cyst, lump or growth of any kind  
e.g. breast lump, melanoma, leukemia, lipoma
- Diabetes, impaired fasting glucose, gestational diabetes or abnormal blood sugar
- High blood pressure or high cholesterol
- Heart or vascular condition  
e.g. heart attack, irregular heartbeat, angina, heart murmur, heart valve condition, varicose veins
- Brain or head condition  
e.g. stroke, aneurysm, head injury, fainting, epilepsy, seizures, dementia

- Neurological condition  
e.g. multiple sclerosis (MS), Parkinson's, muscular dystrophy, motor neurone disease, optic neuritis
- Gland or hormone condition  
e.g. thyroid conditions, polycystic ovarian syndrome (PCOS), pituitary adenoma
- Blood condition  
e.g. anaemia, deep vein thrombosis (DVT), haemochromatosis, blood clotting disorder
- Stomach, bowel or digestive condition  
e.g. Crohn's, ulcerative colitis, reflux, polyps, diverticular disease
- Kidney, urinary or genital condition  
e.g. kidney stones, cystitis, endometriosis, abnormal cervical screening or prostate screening test
- Liver, pancreas or gallbladder condition  
e.g. fatty liver, hepatitis, pancreatitis, gall stones
- Skin condition  
e.g. dermatitis, psoriasis, eczema, sunspots, skin lesions
- Autoimmune or inflammatory condition  
e.g. rheumatoid arthritis, immunodeficiency, lupus
- None of these conditions

If you have selected any of the above conditions, please provide details (including dates, symptoms, treatment):

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Section I – About your health (continued)

Are you infected with Human Immunodeficiency Virus (HIV)?  Yes  No

Have you been referred for or are you waiting on the results of an HIV test?  Yes  No

Have you tested positive for or are you waiting on the results of a COVID-19 test?  Yes  No

Have you been exposed to COVID-19, or have you been in close contact with anyone who has been diagnosed with, quarantined for, or is suspected to have COVID-19?  Yes  No

Apart from what you've already told us, are you considering, or have you been told to have any investigations, treatment, or ongoing prescribed medication? (Note: You do not need to tell us about oral contraceptives or over-the-counter medications.)  Yes  No

If YES, please provide details:

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Apart from what you've already told us, have you had any surgery in the last 5 years, or are you awaiting surgery?  Yes  No

If YES, please provide details:

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What is the name of your usual doctor/medical centre?

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Address

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Suburb

State

Postcode

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Phone number

Mobile phone

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## Section J – Information from the Insurer (MetLife) – The duty to take reasonable care not to make a misrepresentation

**Care must be taken to answer all questions we ask as part of your insurance application honestly and accurately. Otherwise, you may not be able to rely on your insurance when it's needed the most.**

When you apply for life insurance, we will ask you a number of questions.

Our questions will be clear and specific. They will be about things such as your health and medical history, occupation, income, lifestyle, pastimes, and other insurance.

The answers given in response to our questions are very important. We use them to decide if we can provide cover to you and, if we can, the terms of the cover and the premium we will charge.

### The duty to take reasonable care

When applying for insurance, there is a duty to take reasonable care not to make a misrepresentation.

A misrepresentation could be made if an answer is given that is false, only partially true, or that does not fairly reflect the truth. This means when answering our questions, you should respond fully, honestly and accurately.

The duty to take reasonable care not to make a misrepresentation applies any time you answer our questions as part of an initial application for insurance, an application to extend or make changes to existing insurance, or an application to reinstate insurance.

You are responsible for all answers given, even if someone assists you with your application.

We may later investigate the answers given in your application, including at the time of a claim.

### Consequences of not complying with the duty

If there is a failure to comply with the duty to take reasonable care not to make a misrepresentation, it can have serious consequences for your insurance, such as those explained below:

Potential consequences	Additional explanation	Impact on claims
Your cover being voided	This means your cover will be treated as if it never existed	Any claim that has been made will not be payable
The amount of your cover being changed	Your cover level could be reduced	If a claim has been made, a lower benefit may be payable
The terms of your cover being changed	We could, for example, add an exclusion to your cover meaning claims for certain events will not be payable	If a claim has been made for an event that is now excluded, it will not be payable

If we believe there has been a breach of the duty to take reasonable care not to make a misrepresentation, we will let you know our reasons and the information we rely on and give you an opportunity to provide an explanation.

In determining if there has been a breach of the duty, we will consider all relevant circumstances.

The rights we have if there has been a failure to comply with the duty will depend on factors such as what we would have done had a misrepresentation not been made during your application process and whether or not the misrepresentation was fraudulently made.

If we decide to take some action on your cover, we will advise you of our decision and the process to have this reviewed or make a complaint if you disagree with our decision.

### Guidance for answering our questions

When answering our questions, please:

- Think carefully about each question before you answer. If you are unsure of the meaning of any question, please ask us before you respond.
- Answer every question that we ask you.
- Do not assume that we will contact your doctor for any medical information.
- Answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it or check with us.
- Review your application carefully. If someone else helped prepare your application (for example, your adviser), please check every answer (and make corrections if needed) before the application is submitted.

### Other important information

Your application for cover will be treated as if you are applying for an individual 'consumer insurance contract'. For this reason, the duty to take reasonable care not to make a misrepresentation applies.

Before your cover starts, we may ask about any changes that mean you would now answer our questions differently. As any changes might require further assessment or investigation, it could save time if you let us know about any changes when they happen.

If after the cover starts, you think you may not have met your duty, please contact us immediately and we'll let you know whether it has any impact on the cover.

It's important that you understand this information and the questions we ask, so if you have any queries please contact the Fund on **1300 361 477**.

## Section K – Declaration

I declare the following:

- I have read and understand the Duty to take reasonable care on page 13 and understand that this duty applies any time I answer MetLife's questions as part of an application for insurance.
- My answers to the questions are true, and I have not deliberately withheld any information or material to the proposed insurance.
- I agree to be bound by the terms and conditions set out in the MetLife Group Insurance Policy.
- I have read and understood the Privacy Disclosure Statement entitled 'Privacy - Use and Disclosure of personal information'. I consent to the collection, use and disclosure of my personal (including sensitive) information in accordance with the terms of these documents.
- I understand that cover under a policy does not begin until acceptance by the insurer, of which I will be notified in writing.
- I have read and understood the current *Insurance Guide* and *Product Disclosure Statement*.

Furthermore, I acknowledge that:

- I understand that our Insurer, the Fund Administrator and the Trustee will not process my application or administer my insurance under the Fund's insurance policies without this consent.
- If I do not complete this application correctly, or I do not sign and date this form, my application will be invalid.

- I understand that if my GuildSuper account has not received any contributions or other amounts for a continuous period of 16 months (inactive), superannuation legislation will prohibit GuildSuper from providing me with insurance cover unless I make an appropriate *election*.
- I understand GuildSuper will not be permitted to provide insurance cover until I have an account balance of at least \$6,000 (*low balance*) and I am at least 25 years of age, unless I make an appropriate *election*.
- I direct GuildSuper to accept this application as an *election* to be provided with insurance cover even if my account is *inactive*, has a *low balance* or I am under 25 years of age.
- I understand this *election* will apply to all insurance cover through my account, including any cover for Death, Total and Permanent Disablement and Income Protection that I already hold in my account and that I am applying for by this application.
- I understand this *election* will continue to apply to my insurance cover, unless and until it is withdrawn by me in writing. I understand that I can withdraw my *election* at any time.
- I also understand that I can, at any future time, decrease or cancel my insurance cover by contacting GuildSuper.
- I understand that cover and the payment of any claim is subject to the detailed terms and conditions in the insurance policies which apply in addition to the summary of the insurance in the *Insurance Guide*.

Signature



Date

## Next steps

Please return this completed form and any relevant evidence to:  
**MetLife Insurance Limited, GPO Box 3319, Sydney NSW 2001**  
or email [auseservices@metlife.com](mailto:auseservices@metlife.com)

## Need help?

Please call GuildSuper on **1300 361 477** from 9am to 6pm (AEST) Monday to Friday.