

Child Cover Conversion Form

OneCare and SmartCare

March 2026

Zurich Australia Limited (Zurich, OnePath)

ABN 92 000 010 195 AFSL 232510

Brighter Super Trustee (Trustee)

ABN 94 085 088 484 AFSL 230511 RSE L0000178

Brighter Super (Fund)

ABN 23 053 121 564 RSE R1000160

Customer Care

Phone 133 667

Email client.onepath@zurich.com.au

Website onepath.com.au

Underwriting

For use by advisers only

Phone 1800 244 306

Email risk.underwriting@onepath.com.au

My OnePath Life Customer Portal:

Simply go to onepath.com.au/myonepathlife to register or log in for the easiest and most secure way to update your details.

When to use this form

On policy anniversary date when the insured child is age 21, you will have the option to convert Child Cover to Life Cover with optional linked Trauma Cover up to the amount insured under Child Cover immediately prior to it ceasing without medical underwriting.

For OneCare, the optional Trauma Cover is only available under Severity Trauma or Trauma Comprehensive.

Please note any exclusions, or medical or hazardous pursuits loadings which apply to the Child Cover will also apply to the new Life Cover and Trauma Cover.

We must receive the Child Cover Conversion Form within 30 days of our offer being made.

Before you sign this Child Cover Conversion Form, be aware that OnePath, Brighter Super Trustee or your adviser is obliged to provide you with a Product Disclosure Statement (PDS) containing important information about the product(s) you are applying for. This information will help you to understand the product(s) and decide whether the product(s) is appropriate for your needs.

Duty to take reasonable care not to make a misrepresentation

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. To meet this duty, each person whose life is to be insured must also take reasonable care not to make such a misrepresentation.

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

Not meeting your legal duty 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.

About this application

When you apply for life insurance, we conduct a process called underwriting. It's how we decide whether we can provide cover, 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 personal circumstances, such as health and medical history, occupation, income, lifestyle, pastimes, and current and past insurance of each life to be insured. The information given to us in response to our questions is vital to our decision.

When you apply for insurance benefits through a superannuation fund or ask to extend or make changes to existing insurance benefits, the fund trustee passes on your personal information to us. You also therefore need to take reasonable care not to make a misrepresentation when providing this information to the fund trustee.

Guidance for answering our questions

You are responsible for the information provided to us. Each person answering our questions should:

- think carefully about each question before answering. If you are unsure of the meaning of any question, please ask us before you respond
- 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. If someone else helped prepare your application (for example, your adviser), please check every answer (and if necessary, make any corrections).

Changes before your cover starts

Before your cover starts, please tell us about any changes that mean you and each person who answered our questions would now answer differently. It could save time if you let us know about any changes as and when they happen. This is because any changes might require further assessment or investigation.

Notifying the insurer

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.

Telephone contact

After you submit your application, we may contact you by phone to collect any information missing from your application. The information you provide will be recorded and used in the assessment of your application for insurance cover. The need for you to take reasonable care not to make a misrepresentation to the insurer before the contract of insurance is entered into also applies during any phone contact with us.

If you need help

It's important that you and every person answering our questions understands this information and the questions we ask. Ask us or your adviser for help if you have difficulty answering our questions or understanding the application process.

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. You can have a support person you trust with you.

What can we do if the duty is not met?

If a 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). They are intended to put us in the position we would have been in if the duty had been met.

For example we may do one of the following:

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

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

- whether the person who answered our questions took reasonable care not to make a misrepresentation. This depends on all of the relevant circumstances. This includes how clear and specific our questions were and how clear the information we provided on the duty was
- 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
- 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.

Before proceeding, can you please tick the appropriate response:

- I am in contact with my financial adviser.
- I am **not** in contact with my financial adviser.

Cover details

- Tick this box to confirm that a **signed copy** of the quote has been attached to this Application Form. **It forms part of the Conversion Form and your application cannot be assessed without it.**

Application details

Please note a separate Child Cover Conversion Form must be completed for each insured child if more than one Child Cover is converting at the same time. If you are adding additional cover or increasing the amount insured, you will need to complete the full OneCare Application Form.

Please tick the box relating to the Child Cover being converted and have the original policy owner(s) sign below:

- Issue a new policy for the converted cover (as per quote)
 Add the converted cover to an existing policy (as per quote)

I/We consent to the Conversion of Child Cover for the below policy(ies) as indicated above:

Existing OneCare/SmartCare policy number(s)

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

Signature(s) of existing policy owner(s)

X

Date (dd/mm/yyyy)

 / /

Signature(s) of existing policy owner(s)

X

Date (dd/mm/yyyy)

 / /

Sections to complete

The table below indicates which sections need to be completed, depending on what you are applying for.

	Section A1	Section A2	Section A3	Section A4-5	Section A6	Section B1	Section B2	Section C1-2	Section D
Child Cover Conversion									
OneCare Non-Super	✓	✓				✓		✓	✓
OneCare Super	✓		✓				✓	✓	✓
OneCare External SMSF	✓			✓		✓		✓	✓
OneCare External Master Trust	✓				✓	✓		✓	✓

Applicant to complete

A1 Details of life insured

The life insured must be the insured child under Child Cover. If there is more than one life insured, a separate Child Cover Conversion Form should be completed for each life insured.

Title Mr Mrs Ms Miss Dr Other

Surname First name

Maiden name (if applicable) Date of birth (dd/mm/yyyy) / /

No. and street (home)

Suburb/Town State Postcode

Phone Home Business Mobile

Email

Gender Male Female **Smoker** Yes No

Marital status Single De facto Married Widow/Widower

May one of our underwriting staff or OnePath authorised service providers contact you by phone if we require more information? Yes No

If **yes**, when is the most convenient time and on which phone number? (Weekdays from 8:30am to 6:00pm AEST)

Days Time From : to : Phone (h) (w) (m)

Sections A2-A6 relate to policy owner details.

If there is to be more than one policy issued for the life insured, for example under a Trauma SuperLink arrangement, please complete policy details for each policy type.

A2 Non-superannuation policy details

Complete this section if applying for a non-superannuation policy (including SuperLink arrangements). Otherwise, continue to A3.

Please tick here if the life insured is also a policy owner. If the life insured is the sole policy owner, continue to Contact details for correspondence and complete the preferred correspondence method.

If the policy owner is different to the life insured, or there are additional policy owners, please complete their details below. If there is more than one policy owner, we will regard them as joint tenants.

Policy Owner:

Title Mr Mrs Ms Miss Dr Other

Surname/Company name First name

Maiden name (if applicable) Date of birth (dd/mm/yyyy) / /

No. and street

Suburb/Town State Postcode

Phone Home Business Mobile

Email Relationship to life insured

Policy Owner:

Title Mr Mrs Ms Miss Dr Other

Surname/Company name First name

Maiden name (if applicable) Date of birth (dd/mm/yyyy) / /

No. and street

Suburb/Town State Postcode

Phone Home Business Mobile

Email Relationship to life insured

Contact details for correspondence

Please indicate if you wish to be notified by SMS for service messages, such as when premiums are dishonoured or becomes overdue..... Yes No

Please specify the contact details below. The contact details should not be the details of your financial adviser.

No. and street/PO Box

Suburb/Town State Postcode

Email

Mobile

A3 OneCare Super policy details – to be issued to Brighter Super Trustee

Complete this section if applying for a OneCare Super policy and are thereby joining Brighter Super (Fund).

Otherwise, continue to A4. Do not complete this section if you are applying for an External Master Trust policy (for which you should complete details at A6).

Contact details for correspondence

Please indicate if you wish to be notified by SMS for service messages, such as when premiums are dishonoured or becomes overdue..... Yes No

Please specify the contact details below. The contact details should not be the details of your financial adviser.

No. and street/PO Box

Suburb/Town State Postcode

Email

Mobile

1. How will premiums be paid? Contribution External rollover

2. Tax File Number

Before providing this information, please refer to 'Tax File Number Collection' in the 'OneCare Super' PDS.

- -

3. **Do not complete this question if paying premiums via rollover.** For information on eligibility to contribute to superannuation please refer to 'Eligibility to contribute to superannuation' in the 'OneCare Super' PDS.

Are you eligible to make contributions to the Fund? Yes No

What type of contributions are being made by you or on your behalf?

Personal % Spouse % Employer %

If more than one contribution type applies, total must add up to 100%

A4 Self Managed Super Funds (SMSF) with individuals as trustees policy details – to be issued to the trustees of an SMSF.

Complete this section if applying for an external superannuation policy, the fund is an SMSF with individual trustees and the life insured is a member of that fund. Otherwise, continue to A5 or A6.

Name of superannuation fund

Australian Business Number (ABN) - - -

No. and street

Suburb/Town State Postcode

Member Number

Single member fund

Trustee names^ 1.

2.

^ Two trustee names can be captured, one of these being the member. This section is not to capture the name of the SMSF.

Two to Four member fund

Trustee names* 1.

2.

3.

4.

* All trustee names must be captured. This section is not to capture the name of the SMSF.

Contact details for correspondence

Please indicate if you wish to be notified by SMS for service messages, such as when premiums are dishonoured or becomes overdue..... Yes No

Please specify the contact details below. The contact details should not be the details of your financial adviser.

No. and street/PO Box

Suburb/Town State Postcode

Email

Mobile

I/We hereby declare that there is an executed Trust Deed in existence for the Fund and all members admitted to the Fund will be bound by the provisions contained therein and that the Fund is regulated under the *Superannuation Industry (Supervision) Act 1993*.

I/We have read and understood the 'How to apply' section of the OneCare PDS.

Trustee name	<input type="text"/>	
Trustee signature	<input type="text"/> X	Date (dd/mm/yyyy) <input type="text"/> / <input type="text"/> / <input type="text"/>
Trustee name	<input type="text"/>	
Trustee signature	<input type="text"/> X	Date (dd/mm/yyyy) <input type="text"/> / <input type="text"/> / <input type="text"/>
Trustee name	<input type="text"/>	
Trustee signature	<input type="text"/> X	Date (dd/mm/yyyy) <input type="text"/> / <input type="text"/> / <input type="text"/>
Trustee name	<input type="text"/>	
Trustee signature	<input type="text"/> X	Date (dd/mm/yyyy) <input type="text"/> / <input type="text"/> / <input type="text"/>

A5 SMSF and Small APRA funds (SAF) – to be issued to the Corporate Trustee of an SMSF or SAF.

Complete this section if applying for an external superannuation policy, the fund is an SMSF or SAF with a corporate trustee and the life insured is a member of that fund. Otherwise, continue to A6.

Corporate Trustee

'Name of Corporate entity (e.g. ABC Pty Ltd)'

Australian Business Number (ABN) of corporate entity -------

Name of superannuation fund

Australian Business Number (ABN) of superannuation fund -------

No. and street

Suburb/Town State Postcode

Member Number ---------

Single member fund

Director's name^ 1.

2.

^ When applying under a corporate trustee, member's name and signature is required, an additional director's name and signature is optional.

Two to Four member fund

Director's name 1.

2.

3.

4.

Contact details for correspondence

Please indicate if you wish to be notified by SMS for service messages, such as when premiums are dishonoured or becomes overdue..... Yes No

Please specify the contact details below. The contact details should not be the details of your financial adviser.

No. and street/PO Box

Suburb/Town State Postcode

Email

Mobile

I/We hereby declare that there is an executed Trust Deed in existence for the Fund and all members admitted to the Fund will be bound by the provisions contained therein and that the Fund is regulated under the *Superannuation Industry (Supervision) Act 1993*.

I/We have read and understood the 'How to apply' section of the OneCare PDS.

Director/Trustee name

Director/Trustee signature Date (dd/mm/yyyy) / /

Director/Trustee/Secretary name

Director/Trustee/Secretary signature Date (dd/mm/yyyy) / /

A6 Details of External Superannuation policy – to be issued to the trustee of an external superannuation master trust

Complete this section if applying for an External MasterTrust policy to be owned by the trustee and the life insured is a member of that fund.

Trustee	<input type="text"/>
Product name	<input type="text"/>
Member number	<input type="text"/>

Please note: A member number is required for all external superannuation funds or master trusts. The member number must be received by OnePath before Interim cover or a policy can be issued.

Contact details for correspondence

Please indicate if you wish to be notified by SMS for service messages, such as when premiums are dishonoured or becomes overdue..... Yes No

Please specify the contact details below. The contact details should not be the details of your financial adviser.

No. and street/PO Box	<input type="text"/>		
Suburb/Town	<input type="text"/>	State <input type="text"/>	Postcode <input type="text"/>
Email	<input type="text"/>		
Mobile	<input type="text"/>		

Beneficiary details

Please complete this section if you are nominating beneficiaries for death benefits under your policy(ies).

B1 Nomination of beneficiaries – OneCare non-superannuation

Please complete the table below to nominate the beneficiaries to whom death benefits under any cover will be paid and in what proportion.

I/We, the policy owner(s), nominate the following beneficiary(ies) to receive the specified proportion of the amount insured payable in the event of the life insured's death. Such payment is subject to the terms and conditions of the policy and any limitations imposed by law at the time of payment. I/We understand that I/we reserve the right to alter this nomination at any time and that subsequent valid nominations supercede previous nominations. If the ownership of this policy is transferred at any time any existing nomination shall become void. OnePath may discharge its obligations to any minor beneficiary by paying monies due to a duly appointed legal guardian of any minor beneficiary or to the duly appointed trustee of any appropriate fund created for the purpose of receiving any monies so due, among other things.

Surname/Company name of nominated beneficiary	First name (including title, e.g. Mr or Mrs)	Address	Relationship to life insured	Date of birth (dd/mm/yyyy)	Proportion of the amount insured (%)
1.				/ /	<input type="text"/> <input type="text"/> <input type="text"/>
2.				/ /	<input type="text"/> <input type="text"/> <input type="text"/>
3.				/ /	<input type="text"/> <input type="text"/> <input type="text"/>
4.				/ /	<input type="text"/> <input type="text"/> <input type="text"/>
5.				/ /	<input type="text"/> <input type="text"/> <input type="text"/>
Estate/Policy owner			N/A	N/A	<input type="text"/> <input type="text"/> <input type="text"/>
Total (must add up to 100%)					100%

* Proportion of the benefit should be whole numbers only.

B2 Nomination of beneficiaries – OneCare Super

For information on nominating a beneficiary please refer to 'Death Benefit Nominations' in the 'OneCare Super' PDS. Trustee in this section refers to Brighter Super Trustee as the trustee of Brighter Super (Fund).

As a member of the Fund, you have two options in relation to your Death Benefit. You can either make:

- a lapsing nomination, which must be confirmed or updated within three years of the date of the initial nomination or any subsequent nomination, or
- a non-lapsing nomination, which does not have to be confirmed or updated every three years.

If you provide us with a valid nomination (whether lapsing or non-lapsing) that has been accepted by the Trustee, the Trustee must pay your Death Benefit to the beneficiaries you have nominated and in such proportions as you have specified, provided it satisfies all legal requirements, and has not become defective. The circumstances in which a nomination may become defective, and how the Trustee will pay your death benefit in these circumstances, are explained in the PDS.

A nominated beneficiary (whether a lapsing or a non-lapsing nomination) must be your dependant under superannuation law (including financial dependant) or your Legal Personal Representative (estate).

Tick one of the boxes below to indicate whether you are choosing to make a lapsing or non-lapsing nomination:

Lapsing nomination (This nomination will lapse after three (3) years, unless you reconfirm, or make a new nomination)

I hereby advise the Trustee of my lapsing nomination as to who should receive the benefit payable on my death and in what proportions. Such payment is subject to the terms and conditions of the policy and any limitations imposed by law at the time of payment. I reserve the right to alter my nomination at any time.

Non-lapsing nomination (This nomination will not expire by the passage of time)

I hereby advise the Trustee of my non-lapsing nomination as to who should receive the benefit payable on my death, how to pay the benefit, and in what proportions. Such payment is subject to the terms and conditions of the policy and any limitations imposed by law at the time of payment. I reserve the right to alter my nomination at any time.

Please make your nomination(s) in the space provided on the next page, up to a maximum of five nominations. You should update your nominations as personal circumstances change, e.g. you marry, divorce or have a child/children. Please note that the Trustee has the discretion as to how the benefit is to be paid. The Trustee pays the Death Benefit as a lump sum. Consider seeking advice specific to your individual circumstances from an appropriate professional.

Your existing beneficiary nomination (if any) will be revoked and replaced by the new beneficiary nomination details you provide here.

Surname	First name (including title, e.g. Mr or Mrs)	Address	Relationship to member	Date of birth (dd/mm/yyyy)	Proportion of the death benefit (%)*
1.				/ /	<input type="text"/> <input type="text"/> <input type="text"/>
2.				/ /	<input type="text"/> <input type="text"/> <input type="text"/>
3.				/ /	<input type="text"/> <input type="text"/> <input type="text"/>
4.				/ /	<input type="text"/> <input type="text"/> <input type="text"/>
5.				/ /	<input type="text"/> <input type="text"/> <input type="text"/>
Estate			N/A	N/A	<input type="text"/> <input type="text"/> <input type="text"/>
Total (must add up to 100%)					100%

* Proportion of the benefit should be whole numbers only.

Declaration for OneCare Super beneficiary nominations

By signing this form, I confirm that:

- 1 I have read and understood the 'Death Benefit Nominations' in the OneCare Super PDS issued by Brighter Super Trustee.
- 2 I understand that if I choose to make a **Non-Lapsing** nomination, that satisfies all legal requirements, the Trustee may pay my death benefit to my nominated beneficiaries and in such proportions as I have specified.
- 3 I understand that if I choose to make a **Lapsing** nomination:
 - if I do not confirm, or make a new nomination within three years of the date I make the most recent valid nomination, then my nomination will lapse;
 - my benefit will not be payable in accordance with my **Lapsing** nomination if it is cancelled or is invalid and instead, will be payable as set out in the OneCare Super PDS.
- 4 I understand that this nomination only applies to the relevant OneCare Super membership associated with the member numbers identified on this form.
- 5 By completing this form, I acknowledge it is my responsibility to ensure that each person I have nominated as beneficiary is made aware that:
 - they have been nominated as a beneficiary
 - OnePath and the Trustee hold a record of their personal information for this purpose
 - they may request access to their information by calling Customer Care on 133 667.
- 6 I consent to the collection, use, storage and disclosure of my personal information as described in the Privacy Policies and the Privacy Statement(s) contained in the PDS (including discussing any information obtained from me and any doctors or accountants with the financial adviser associated with this application. OnePath's Privacy Policy is available at onepath.com.au/about-us/privacy-policy and Brighter Super Trustee's Privacy Policy is available at brightersuper.com.au/privacy
- 7 I authorise OnePath and Brighter Super Trustee to use my personal information to send me information about other products and services that may be of interest to me. I understand that I may phone Customer Care on 133 667 to advise that I do not want OnePath or Brighter Super Trustee to use my information for marketing purposes.
- 8 I agree that my beneficiaries and I are bound by the provisions of the relevant trust deed.
- 9 I understand that this nomination must be received and accepted as a valid nomination, by the Trustee prior to the date of death.
- 10 I understand that this nomination cannot be signed by an attorney under a power of attorney.
- 11 I understand that the total of my beneficiary nominations must add up to 100%.

Full name of member

Signature (for lapsing nominations, only sign in the presence of the two witnesses named below on the same date that the member signs this form)

Date (dd/mm/yyyy)

Signature of two witnesses (required for all lapsing nominations)

I am aged 18 years or over, and am not named as a beneficiary on this form. The member signed and dated this form (above) in the presence of us both.

Witness name

Witness signature

Date (dd/mm/yyyy)

Witness name

Witness signature

Date (dd/mm/yyyy)

Declarations

C1 Information about OnePath's other products and services

I/We authorise OnePath and Brighter Super Trustee to use my/our personal information to send me/us information about other products and services that may be of interest to me/us. I/We understand that I/we may phone Customer Care on 133 667 to advise that I/we do not want OnePath or Brighter Super Trustee to use my/our information for marketing purposes.

- C2**
- I/We have received the OneCare Product Disclosure Statement (PDS) and OneCare Super Product Disclosure Statement (PDS) and understood the duty to take reasonable care not to make a misrepresentation on page 1 of this Child Cover Conversion Form.
 - I/We consent to the collection, use, storage and disclosure of my/our personal information as described in the Privacy Policies and the Privacy Statement(s) contained in the PDS (including discussing any information obtained from me/us and any doctors or accountants with the financial adviser associated with this application). OnePath's Privacy Policy is available at onepath.com.au/about-us/privacy-policy and Brighter Super Trustee's Privacy Policy is available at brightersuper.com.au/privacy
 - If I/we have provided personal information about any identified person, I/we declare that I/we have their permission to do so and I/we have informed them of the Privacy Policies and the Privacy Statement(s).
 - I/We consent to (and request where required) OnePath contacting me/us in relation to this application, to administer any policy that is issued, and for any other purpose consistent with the Privacy Policies and Privacy Statement(s).
 - I/We, whose signature(s) appears below, declare that I/we have read and understood my/our duty to take reasonable care not to make a misrepresentation and declare that the statements and answers provided in this application are true, accurate and complete.
 - I/We have read and understood my/our duty to take reasonable care not to make a misrepresentation and the consequences of not meeting the legal duty and answering all questions truthfully and completely.
 - I/We understand that the insurance I/we have applied for will not become effective until my/our application is accepted by the insurer in writing.
 - Where the proposed owner of this policy is a trust/company, I/we confirm that I/we have the capacity and authority to sign this application as authorised by the governing rules of the trust/company.
 - Where there is a new adviser, I/we consent to the appointment of the adviser named on the back page of the Child Cover Conversion Form.
 - I/We understand that any exclusions, or medical or hazardous pursuits loadings, that applied to the original Child Cover will continue to apply to the converted covers.
 - Where I/we have nominated to receive information from OnePath by email or SMS, I/we consent to the sending of policy information to my/our nominated email address and mobile number. I/We understand that any legal requirement for OnePath to provide written notice of certain information is satisfied by the sending of the information to either the nominated mailing address or email address. I/We understand that it is my/our responsibility to maintain ongoing access to both the email address and the mobile number, or to advise OnePath of new contact details when necessary, or OnePath will revert the correspondence preference to mail.

Please note that the declarations continue on the next page

- If this application relates to an existing or new OneCare Super policy, and subject to meeting the policy terms including premium requirements, I/we continuously elect for Brighter Super Trustee or any successor holding this policy insuring me/us to take out and maintain insurance under the policy even if:
 - they receive no amount in respect of the policy for a continuous period of 16 months or longer;
 - the amount that they hold in respect of the policy is less than \$6,000; or
 - I am/we are under the age of 25 years.

I/We acknowledge that by making this declaration, under superannuation law I/we have elected for the benefits to continue regardless of the factors above and that I can cease the policy on request.

- If this application relates to an existing or new OneCare External Master Trust policy, and subject to meeting the policy terms including premium requirements, I/we continuously elect for the trustee of the external master trust or any successor holding this policy insuring me/us to take out and maintain insurance under the policy even if:
 - the balance of my/our external master trust account is less than \$6,000; or
 - I am/we are under the age of 25 years.

I/We acknowledge that by making this declaration, under superannuation law I/we have elected for the benefits to continue regardless of the factors above and that I/we can cease the policy on request.

- I authorise my adviser, named in this application, who will submit this personal statement electronically on my behalf, to receive and access my personal information, whether disclosed in this application or obtained from third parties (e.g. doctors, accountants), for the purposes of management and administration of my application, policy/policies and any claims. Where there is any change to this authority, or to my adviser, I will notify OnePath of the change.
- I understand my financial adviser is acting as my agent in completing and submitting this application whether electronically or by any other method acceptable to OnePath.

Signature of life insured	X	Date (dd/mm/yyyy)	/ /
Signature(s) of policy owner(s) if different to life insured (OneCare non-superannuation, SMSF or SAF only).	X	Date (dd/mm/yyyy)	/ /
Signature(s) of policy owner(s) if different to life insured (OneCare non-superannuation, SMSF or SAF only).	X	Date (dd/mm/yyyy)	/ /
Signature(s) of policy owner(s) if different to life insured (OneCare non-superannuation, SMSF or SAF only).	X	Date (dd/mm/yyyy)	/ /
Signature(s) of policy owner(s) if different to life insured (OneCare non-superannuation, SMSF or SAF only).	X	Date (dd/mm/yyyy)	/ /

Zurich Australia Limited, trading as OnePath Life (ABN 92 000 010 195, AFSL 232510) (Zurich or OnePath) issues OneCare, OneCare External Mastertrust, OneCare held in SMSF and some of the OnePath legacy range of products.

Brighter Super Trustee (ABN 94 085 088 484, AFSL 230511, RSE L0000178) is the trustee of Brighter Super (ABN 23 053 121 564, RSE R1000160) and the issuer of OneCare Super and some of the other OnePath legacy range of products. Zurich is the insurer of these products.

This information does not take into account your personal objectives, financial situation or needs. You should consider these factors and the appropriateness of the information to you. Consider seeking advice specific to your individual circumstances from an appropriate professional. You should also consider the relevant Product Disclosure Statement (PDS) for the product available at onepath.com.au/documents/onecare-policy-terms or by calling us on 133 667 in deciding whether to acquire or continue to hold the product. Furthermore, some relevant products have been designed to meet certain objectives, financial situations and needs, which are described in its Target Market Determination available at onepath.com.au/life-insurance/target-market-determination

D Payment Authority and Loyalty Details

Please select and complete only one of the following payment options; Direct Debit Authority; Credit Card Authority (below); OneCare Enduring Rollover Request (see page 15).

Note: There may be tax implications due to the premiums being paid from a personal account. Speak to your financial or tax adviser on how this may affect you.

If you have selected SuperLink Trauma, SuperLink Income Secure or SuperLink TPD Cover please select up to two of the following payment options. Direct Debit Authority; Credit Card Authority; OneCare Super Enduring Rollover Request. Make further copies of this page if you wish to pay premiums for each of the several policies using the same payment method. Note that it is not possible to pay premiums for OneCare Super from a bank account held in the name of the trustees of a self-managed super fund.

Members of an External Master Trust who have an agreement with OnePath are not required to complete this section as the premium will be deducted from their Superannuation Account and paid to OnePath.

Direct Debit Authority

Direct debit is not available from all account types. If in doubt please check with your financial institution.

By signing this Direct Debit Authority I/we acknowledge that I/we have read and understood 'Direct Debit Request Service Agreement' in the 'Key information you should know' of the OneCare Product Disclosure Statement (PDS) and the 'Making contributions to superannuation' in the OneCare Super Product Disclosure Statement (PDS) and are bound by the terms and conditions contained in this authorisation.

I/We request and authorise OnePath (user number 219313) to arrange for any amount OnePath may debit or charge me to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified below subject to the terms and conditions of the Direct Debit Request Service Agreement.

Details of the account to be debited

Name of account holder

Name of financial institution

BSB number - Account number

Initial payment only or All payments

Signature (if direct debit is from a joint account, provide all signatures)

Signature of account holder X Date (dd/mm/yyyy) / /

Signature of account holder X Date (dd/mm/yyyy) / /

Credit Card Authority

To comply with Payment Card Industry Data Security you can pay by credit card by providing the details to us securely over the phone. Please tick the box below if you are selecting this method of payment.

When is the most convenient time and on which phone number can we contact you to arrange payment by credit card? (Weekdays from 8.30am to 6.00pm AEST)

Days

Time 8.30am to 12.00pm 12.00pm to 2.00pm 2.00pm to 6.00pm

Phone

or contact us on 1800 244 306.

Payment details

OnePath will schedule premiums to be debited on the same day of the month that your insurance commences. For example, if your insurance commences on 17 March, your premium will be debited on the 17th of the month in which it becomes due.

If this is unacceptable, please provide the day of the month you would prefer as your billing date

Loyalty Details (if applicable)

Loyalty program	Qantas Frequent Flyer	Member number
Member first name		Member surname

I understand that I must be a participating Qantas Frequent Flyer member and provide valid membership details to earn Qantas Points. Membership and Qantas Points are subject to Qantas Frequent Flyer program Terms and Conditions available at qantas.com/frequentflyer

I have read and accept the OnePath Terms and Conditions available at onepath.com.au/qantasfrequentflyer

I consent to OnePath and Brighter Super Trustee collecting my personal information from and exchanging my personal information with Qantas Frequent Flyer and understand that my personal information will be handled by Qantas in accordance with its privacy policy.

Member's signature	<input type="text" value="X"/>	Date (dd/mm/yyyy)	<input type="text" value="/ /"/>
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OneCare Super Enduring External Rollover

Please complete the attached Enduring Rollover Request Form.

Enduring Rollover Request Form

OneCare Super

October 2025

Zurich Australia Limited (Zurich, OnePath)
 ABN 92 000 010 195 AFSL 232510
Brighter Super Trustee (Trustee)
 ABN 94 085 088 484 AFSL 230511 RSE L0000178
Brighter Super (Fund)
 ABN 23 053 121 564 RSE R1000160

Customer Care
Phone 133 667
Email client.onepath@zurich.com.au
Website onepath.com.au

My OnePath Life Customer Portal:
 Simply go to onepath.com.au/myonepathlife to register or log in for the easiest and most secure way to update your details.

Important Information

You may be requested by your existing super fund to forward details or sign additional documents. Please action this as soon as possible. Please be aware that other financial institutions may impose a fee when you withdraw from their super fund. There may also be delays in having your money transferred from your existing super fund.

If you intend to lodge a notification that you will be claiming a tax deduction for the superannuation product from which you are transferring, you may need to do so before you transfer to OneCare Super. Choosing to pay premiums by rollover may also have implications for tax payable on benefits at time of claim.

Please contact your financial adviser or taxation adviser for additional guidance prior to rolling over.

OnePath will rely on this authority to request the exact rollover amount required to fund the insurance premium for your policy at policy commencement and at each policy renewal date. We will notify you of the amount of annual premium required prior to requesting the rollover from the nominated super fund.

1. Applicant details

Title Mr Mrs Ms Miss Dr Other

Surname

Given name(s)

Date of birth (dd/mm/yyyy)

Residential address (this cannot be a PO Box)

Suburb/Town State Postcode

Country Contact phone

2. Request for partial rollover of funds: From-Fund details (paying institution)

Institution

Fund name

Unique Superannuation Identifier (USI)

Member/Policy number

Address of paying institution

Suburb/Town State Postcode

3. Request for partial rollover of funds: To-Fund details (receiving institution)

Institution	BRIGHTER SUPER TRUSTEE
Fund name	BRIGHTER SUPER
Unique Superannuation Identifier (USI)	23053121564201
Address of receiving institution	LOCKED BAG 994, NORTH SYDNEY, NSW 2059
Phone number of receiving institution	133667

4. Approval to transfer

- I declare I have read this form and the information completed is true and correct.
- I request and consent to the transfer of superannuation benefits as described above and authorise the superannuation provider of each fund to give effect to this transfer.
- I authorise OnePath to arrange for the rollover of funds as and when required, and for the amount required, to meet OneCare premium payments due for insurance held in respect of my life. These amounts may include current and ongoing premium payments, and any adjustments which may occur from time to time.
- I acknowledge this enduring authority allows for subsequent rollovers to be requested, as required, for the purpose of paying insurance premiums, and I understand the authority will remain effective until such time as I revoke it in writing.
- To the best of my knowledge, my other superannuation fund(s) is a complying superannuation fund under the *Superannuation Industry (Supervision) Act 1993* (Cth).
- Brighter Super (Fund) is a regulated and complying superannuation fund under the *Superannuation Industry (Supervision) Act 1993* (Cth).
- I consent to change my premium frequency to an annual frequency (if applicable).
- I understand I may be eligible for a rollover rebate, which will reduce the amount of the rollover required to meet the premium amount due, and that the availability of the rollover rebate may be withdrawn in the future.
- I am aware I may ask my superannuation provider for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my benefits, and do not require any further information.
- I approve the deduction of any applicable transfer fees, exit fees and taxes from my account with the nominated super fund in addition to the benefit being transferred (subject to legislative restrictions).
- I understand conditions apply to the transfers the Trustee can accept, and if a transfer is rejected because the conditions are not met, I will make alternative arrangements to pay the premium for OneCare Super. The conditions that apply to transfers include the following:
 - the rollover amount, plus any rollover rebate, must equal the premium due.
 - only rollovers on which any applicable fund tax has already been paid can be accepted. The rollover will be rejected if it contains, in whole or in part, an Untaxed Element of a Taxable Component.
- rollovers which contain foreign transfer amounts (including UK transfers) or KiwiSaver amounts cannot be accepted. I understand that if I cancel or change my policy, any pro-rata premium refund or reimbursement will not be paid to me but will be paid into my nominated superannuation fund accumulation account unless I nominate a different fund at the time the refund is processed, and the Trustee will retain a corresponding pro-rata amount of any rollover rebate applied.
- I understand that I am transferring an amount from my superannuation accumulation account to pay OneCare Super life insurance premiums and therefore my superannuation account balance and retirement savings may be reduced.
- I understand that each superannuation fund has differing rules such as imposing a minimum rollover amount, and I am aware of all possible member entitlements that I will lose by transferring an amount from my superannuation accumulation account, such as the cancellation of any life insurance cover I have attached to that accumulation account.
- I acknowledge that my superannuation fund may have particular processing requirements that if not satisfied may prevent or delay the processing of rollovers, and it is my responsibility to ensure any requirements of which I am notified are provided.
- I understand that where I intend to claim a tax deduction for any contributions I have made to the super fund nominated in this form, it is my responsibility to lodge the required notice of intention with the fund's trustee, before any rollovers are processed, otherwise I may be prevented from claiming the deduction on the full amount of the contributions.
- I understand that I may seek advice regarding the implications of rolling over amounts from a super fund with a service period start date earlier than the start date of my OneCare Super membership for tax payable on death and disability benefits payable from OneCare Super, and do not require further information.
- I consent to the collection, use, storage and disclosure of my personal information as described in the Privacy Policies and the Privacy Statement(s) contained in the PDS (including discussing any information obtained from me and any doctors or accountants with the financial adviser associated with this application). OnePath's Privacy Policy is available at onepath.com.au/about-us/privacy-policy and Brighter Super Trustee's Privacy Policy is available at brightersuper.com.au/privacy
- If I have provided personal information about any identified person, I declare that I have their permission to do so and I have informed them of the Privacy Policies and the Privacy Statement(s).

I consent to change my premium frequency to an annual frequency (if applicable).

Signature of member

X

Date (dd/mm/yyyy)

/ /

Zurich Australia Limited, trading as OnePath Life (ABN 92 000 010 195, AFSL 232510) (Zurich or OnePath) issues OneCare, OneCare External Mastertrust, OneCare held in SMSF and some of the OnePath legacy range of products.

Brighter Super Trustee (ABN 94 085 088 484, AFSL 230511, RSE L0000178) is the trustee of Brighter Super (ABN 23 053 121 564, RSE R1000160) and the issuer of OneCare Super and some of the other OnePath legacy range of products. Zurich is the insurer of these products.

This information does not take into account your personal objectives, financial situation or needs. You should consider these factors and the appropriateness of the information to you. Consider seeking advice specific to your individual circumstances from an appropriate professional. You should also consider the relevant Product Disclosure Statement (PDS) for the product available at onepath.com.au/documents/onecare-policy-terms or by calling us on 133 667 in deciding whether to acquire or continue to hold the product. Furthermore, some relevant products have been designed to meet certain objectives, financial situations and needs, which are described in its Target Market Determination available at onepath.com.au/life-insurance/target-market-determination

Adviser details

To be completed by the authorised adviser who advised the applicant on the policies which are being applied for.

Please note: You cannot change the existing commission structure under a Child Cover Conversion. This includes dial-down options or fee for service.

First adviser

Licensee Sales Account No.

Authorised Sales Account No.

Company name

Name of adviser

Phone

Fax

Email

Signature

Second adviser

Licensee Sales Account No.

Authorised Sales Account No.

Company name

Name of adviser

Phone

Fax

Email

Signature

Postal address

OnePath
Locked Bag 994
North Sydney NSW 2059