

YOUR ONLINE PERSONAL STATEMENT WITH ONEPATH



WHAT IS AN ONLINE PERSONAL STATEMENT?

An online personal statement is where you answer the medical and financial questions needed for your life insurance application – all online.

You can do it whenever and wherever suits you best – at home, at work, or anywhere you have access to a computer.

THE PROCESS

1.



Accessing the Personal Statement

Once your adviser submits your application to OnePath, we'll email you a personalised link. Use this link to complete your personal statement.

2.



The checklist

This document includes a checklist to help you prepare. Having everything ready will make the process quicker and easier.

3.



Completing the Statement

On average, it takes about 25 minutes to complete. It might take longer depending on your circumstances.

4.



Afterwards

Once you've completed the statement, we'll send it back to you as a finalised document. Check it carefully. If anything is wrong, missing, or needs updating, let us and your adviser know. You can make the changes on a Personal Statement Adjustment Form, sign it, and return it to us within 5 business days.

If we need more information, we'll get in touch to let you know what's required and what happens next.

Here's what you'll need for:

Personal Medical Information

- Your average alcohol and tobacco consumption (if applicable) and any past or present recreational drug use
- Your height and weight
- Details of any medications you're currently taking or have taken in the past 5 years, including names and dosages.
- Information about any medical conditions you've had, including symptoms, diagnoses, tests, treatments, or planned treatments.
- Your GP or medical centre details

Family Medical History

- Information about your immediate family's medical history (e.g., parents, siblings), including conditions like heart disease, cancer, diabetes, or hereditary illnesses

Activities & Pastimes

- Details of any overseas travel plans, including destinations, dates, and durations.
- Information about any current or planned sports, pastimes, or activities.

Read before proceeding with your application

The 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.

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. Please don't assume we will ask others such your doctor 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 tell us immediately.

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.

Your privacy

OnePath is bound by the *Privacy Act 1988* (Cth). In completing the forms or questions herein you will be providing us with your personal and, perhaps, sensitive information. The collection and management of this information is governed by the *Privacy Act 1988*. For a more detailed explanation of OnePath's Privacy Policy please visit our website at onepath.com.au/about-us/privacy-policy

For more information

If you have any questions please contact our Tele-interview team.

 1800 501 608

 life.tele@onepath.com.au

This flyer is current as at October 2025 and is subject to change.

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