Occupation Category Form



For members of iQ Super – For Life, iQ Super – Business and Resource Super

Use this form to request or change an occupation category. In order to complete this form, we recommend you refer to the Product Disclosure Statement and the Insurance, Fees and Costs Guide available via your online account. Please print clearly in BLOCK LETTERS.

1. Personal details		
We will use these details to calculate your benefits and communicate with you about your super. If your details change, please let us know by calling 1800 555 667 or visiting russellinvestments.com.au/super. If you would like more details about how we collect, use and disclose your personal information, you can access the Trustee's privacy policy at russellinvestments.com.au/privacy or call us.		
a. Title (please select)		
Mr Mrs Miss Dr Other >		
b. Surname		
c. First name(s)		
d. Date of birth (DD MM YYYY) e. Sex (please select) f. Member number		
Male Female		
g. Address		
h. Work telephone i. Home telephone		
j. Mobile telephone ¹		
k. Email address ² (Give us your email address to receive all future communications electronically.)		

IN PREPARING THIS FORM THE TRUSTEE HAS NOT TAKEN INTO ACCOUNT THE INVESTMENT OBJECTIVES, FINANCIAL SITUATION AND PARTICULAR NEEDS (FINANCIAL CIRCUMSTANCES) OF ANY PERSON. ACCORDINGLY, BEFORE ACTING ON ANY ADVICE, YOU SHOULD ASSESS WHETHER THE ADVICE IS APPROPRIATE IN LIGHT OF YOUR OWN FINANCIAL CIRCUMSTANCES. TOTAL RISK MANAGEMENT PTY LIMITED ABN 62 008 644 353, AFSL NO. 238790, TRUSTEE OF THE RUSSELL INVESTMENTS MASTER TRUST ABN 89 384 753 567. SS_F_OCCUPATION_CATEGORY_V1FF_2111

¹ We may SMS you from time to time.

² By providing your email address, you are advising us that online communication is your preferred method of communication. Going forward, we will email you with information and also advise when a communication has been added to your online account. We will issue paper communications rarely or where your email address no longer works. You can change your preferred method of communication at any time by calling us or logging in to your online account at russellinvestments.com.au/login

2. Occupation Category

If you would like to change your Occupation Category, please complete the questions below, sign and date this form.

You are charged insurance fees based on the risk profile of your occupation. The plan's default category is Blue Collar. If you are classified as White Collar or Professional, you can save money on insurance fees.

	OCCUPATION CATEGORIES
Professional	White Collar Professionals performing no manual duties (e.g. lawyer, accountant). Usually those with a tertiary qualification or registration by a professional body (they must be using these qualifications in their occupation). Those well established senior executives (with 10 or more years in that role) with incomes in excess of \$80,000 pa, without tertiary qualifications may also be included.
White Collar	Clerical, administration and managerial occupations involving office and travel duties. No manual work (e.g. administrator, book-keeper, computer operator). Includes occupations with tertiary qualifications that involve very light physical work (e.g. osteopath, physiotherapist).
Blue Collar	Anyone who does not qualify as Professional or White Collar.
not involve manual work and office environment to another. Yes No Are you earning more than \$ Yes No	ication, or are you a member of a professional institute or registered by a government body?
to your occupation and/or du	question (1), but believe you may qualify for a White Collar or Professional occupation category due to the minimal time you perform your duties outside an office environment, please provide details of description of your duties below.

3. Opt-in to maintain insurance cover
I wish to maintain the following types of insurance:
Death only cover
Death and Total and Permanent Disablement (TPD) cover
Income Protection cover.
Note, if your insurance fees are paid by your employer, you will receive automatic insurance and do not need to follow on. However, if you are transferred to another division of the Fund you will need to opt-in. This could happen, for example, if you leave your employer.
Important information to note
 If you opt-in we will maintain your insurance even if your account is inactive for 16 months or more, or your account is transferred to another division of the fund (this could happen, for example, if you leave your employer).
By opting-in you acknowledge that you understand the effect this may have on your account balance and you do not require any further information.
 Limited cover may apply for a period, if you opt in after joining. Please see your Insurance, Fees and Costs Guide for more information.
 When you are at least 25 years old and you have a balance of \$6,000 or more, cover will automatically commence (eligibility requirements and limitations may apply).
• Insurance fees will be deducted from your account while you have cover, unless your cover is paid for by your employer.
• If you choose to opt in to some but not all of the insurance cover available to you and your other type(s) of cover lapse, you will have to reapply if you would like that cover in future.
• You can change or opt-out of (i.e. cancel) your insurance cover at any time by sending us a completed Insurance Request form, available at russellinvestments.com.au/forms or by calling us on 1800 555 667.
4. Declaration and signature
I declare that
All answers provided by me on this form are true and correct.
 I have read and understood the current PDS and the Insurance, Fees and Costs Guide for my division of the Russell Investments Master Trust.
• I have not withheld any information that may affect the Insurer's decision as to whether to accept my application to change my occupation category.
Furthermore
I understand insurance fees, where applicable, will be deducted from my iQ Super account.
• I acknowledge that if I do not complete this application correctly or I do not sign and date this form, my previous occupation category will remain in force.
 I acknowledge that insurance cover will only be provided on the terms and conditions set out in the contract of insurance with the Insurer of the Russell Investments Master Trust and as agreed between the Russell Investments Master Trust and its Insurer from time to time.
• I understand that the occupation category will be updated from date of acceptance from the Insurer/Fund and the adjusted insurance fee will apply from this date onwards and will not be backdated.
For information on the Insurer's privacy and information handling practices, read their Privacy Policy Statement at www.tal.com.au or call 1800 226 364 for a copy.
Member signature Date (DD MM YYYY)
Member name
Please return this form to: You can also contact us as follows:
iQ Super by Russell Investments Toll free on 1800 555 667
Locked Bag A4094 Operating hours are from Monday to Friday, 9am – 5pm (AEST) Sydney South NSW 1235 ig@russellinvestments.com.au

iq@russellinvestments.com.au russellinvestments.com.au/super