

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.

<ul> <li><b>1. PERSONAL DETAILS</b></li> <li>We will use these details to calculate your benefits and communicate with you about your super. If your details change, please let us know be calling 1300 926 626 or visiting salaam.com.au/super.</li> <li>If you would like more details about how we collect use and disclose your personal information, you can access the Trustee's privacy policy.</li> </ul>																																			
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<sup>1</sup> We may SMS you from time to time.

<sup>2</sup> If you provide your email address, you will be opted-in for e-communications. This means our communications to you will be uploaded to your online account and you will receive an email notification when the communication is available online. Of course, you can change your preferred method of communications at any time through your online account or by calling us.

### 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. There are six occupation categories as outlined in the table below. Lower insurance fees are payable for members classified as 'Professional' compared to members classified as 'Hazardous occupation'.

OCCUPATION CATEGORY	DESCRIPTION OF DUTIES
Professional	Occupations that involve 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). Includes those well-established senior executives (those with10or more years in that role) with incomes in excess of \$150.000 per annum. without tertiary qualifications.
White Collar	Occupations that involve no manual work (e.g. administrator, bookkeeper, computer operator}, Clerical, administration and managerial occupations involving office and travel duties. Includes occupations with tertiary qualifications that involve very light physical work (e.g. osteopath. physiotherapist).
Blue Collar	Occupations that involve light manual work, such as certain qualified tradespeople e.g. electrician), business owners in non-hazardous industries involved in light manual work (e.g. coffee shop owner) and those who may supervise Heavy Blue Skilled workers (no more than 25% of their work time}. Includes occupations that are not limited to office, where travel is an essential part of the job (e.g. field surveyor).
Heavy Blue Skilled	Occupations that involve manual work. such as qualified skilled tradespeople in non-hazardous industries wholly involved in manual duties (e.g. carpenter, plumber, plasterer, mechanic).
Heavy Blue Unskilled	Occupations that involve heavy manual work, such as heavy manual workers in non-hazardous industry performing higher risk occupations (e.g. interstate bus driver, warehouse worker. labourer. bricklayer. house removalist).
Hazardous occupation	Occupations in any occupation involving hazardous or very heavy manual work, and some examples of hazardous occupations are as follows (but this is not an exhaustive list): factory workers involved in highly repetitive, unskilled duties; fisherman; fireman. police. ambulance drivers/paramedics; forestry workers; labourers; linesmen working over 10 metres; mining groups or drilling. exploration and explosive related industries, as well as underground/water workers; offshore oil rig workers; pilots and aircrew of commercial airlines; prison services: professional drivers; professional sports people or entenainers; season workers/industries with ahigh proportion of seasonal or casual workers eg. Fruit picking: truck drivers: workers at heights-including riggers, scaffolders. roof workers, antenna erectors.

# **3. EMPLOYMENT DETAILS**

a. Are you currently working?														
Yes No														
b. Current annual salary / remuneration package (gross)														
\$														
\$														
Employment status:														
Self-employed Employee (full time) Employee (part-time ) ( hours per week)														
Not working   Domestic duties   Casual														
d. Your usual occupation (job title)														
e. Industry of your usual occupation														

f. Outline the duties of your usual occupation and percentage of time in each:

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# 4. 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.

#### 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.
- 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.
- · Insurance fees will be deducted from your account while you have cover.
- 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 salaam.com.au/super/forms or by calling us on 1300 926 626.

## **5. DECLARATION AND SIGNATURE**

### I declare that

- All answers provided by me on this form are true and correct.
- 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 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

Member name

#### Here to help

Please send your completed form to: Salaam superannuation, Locked Bag A4094, Sydney South NSW 1235. If you have any questions, please call 1300 926 626 (Monday to Friday 8.30am to 5.30pm AEST), email super@salaam.com.au visit salaam.com.au/super

In preparing this form, the Trustee has not taken into account the investment objectives, financial situation or needs of any person. Accordingly, before making a decision to invest in a product, you should read the current Product Disclosure Statement (PDS) and seek advice tailored to your own financial circumstances. Call 1300 926 626 or visit salaam.com.au/super for a copy of the PDS. Total Risk Management Pty Limited ABN 62 008 644 353, AFSL 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567. Salaam superannuation is a division of the Russell Investments Master Trust.

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