

Underwriting/Claims privacy consent

Resolution Life's Privacy Policy

In this section, 'we', 'our' and 'us' means Resolution Life Australasia Limited ABN 84 079 300 379, AFSL No. 233671 (Resolution Life).

This section summarises key information about how we, and the Resolution Life Group, handle personal information. More information can be found in the full version of the Resolution Life Privacy Policy which can be found at resolutionlife.com.au/privacy.

Collecting information

The information we collect about you as a customer includes information such as your identity and contact details, other personal details such as age, gender and financial information. We will not be able to administer this product for you without this information.

How we collect it

We collect this information directly from you and from others such as service providers, agents, advisers, brokers, employers or family members. Where you provide Resolution Life with information about someone else you must have their consent to provide their information to us as described in the Resolution Life Group Privacy Policy.

The law may require us to identify our customers. We do this by collecting and verifying information about you and persons who act on your behalf. The collection and verification of information helps to protect against identity theft, money-laundering and other illegal activities. We may disclose your personal information in carrying out verification. E.g. we may refer to public records to verify information and documentation or we may verify with an employer that the information that you have given is accurate.

What we collect

Depending on whether you are an individual, trustee, company or other type of organisation, the information we collect may vary.

In some instances, we may collect medical and lifestyle information. Where we need to obtain lifestyle and medical information from health professionals or other parties, we will ask for your consent, except where otherwise permitted by law.

If you're commonly known by two or more different names, you must give us full details of your other name or names.

Where it is necessary to do so, we also collect information on individuals such as company directors and officers (where the company is our customer), as well as customers' agents and persons dealing with us on a 'one-off' basis.

Also, during your relationship with us we may also seek and collect further information about you and about your dealings with us.

Accuracy

It's important you provide us with accurate and complete information. If you don't, you may be in breach of the law and we may not be able to provide you with products and services that best suit your needs.

How do we use your personal information?

We collect, use and exchange your customer information so that we can:

- establish and verify your identity and assess applications for products and services
- price and design our products and services
- administer our products and services
- manage our relationship with you
- manage our risks and help identify and investigate illegal activity, such as fraud
- contact you, for example if we need to tell you something important
- conduct and improve our businesses and improve your customer experience
- comply with our legal obligations and assist government and law enforcement agencies or regulators
- identify and tell you about other products or services that we think may be of interest to you
- to manage and administer our and our Affiliates' and partners' business activities, products and services.

We may also collect, use and exchange your information in other ways permitted by law.

Electronic communication

If you've given us your electronic contact details, we may use these details to provide information to you electronically, for example, sending reminders via SMS or email. You may also receive information on Resolution Life Group products and services electronically. Direct marketing

If you don't want to receive direct marketing from us or want to update your direct marketing preferences, you can tell us by calling us.

Gathering and combining data to get insights

Improvements in technology enable organisations, like us, to collect and use information to get a more integrated view of customers and provide better products and services.

The Resolution Life Group may combine customer information it has with information available from a wide variety of external sources (for example census or Australian Bureau of Statistics data). We are able to analyse the data in order to gain useful insights which can be used as mentioned above.

In addition, Resolution Life Group members may provide data insights or related reports to others, for example to help them understand their customers better. These are based on aggregated information and do not contain any information that identifies you.

Protecting your information

We comply with the Australian Privacy Principles as incorporated into the Privacy Act 1988 (Cth). The Privacy Act protects your sensitive information, such as health information that's collected on insurance applications.

Who do we exchange your information with?

We may exchange your personal information with members of the Resolution Life Group, so that the Resolution Life Group may adopt an integrated approach to its customers. Resolution Life Group members may use this customer information in the same way we use your information (see 'How do we use your personal information?').

Third parties

We may exchange your information with third parties where this is permitted by law or for any of the purposes we use your information.

Third parties include:

- those who refer your business to us
- any person acting on your behalf, including your financial adviser, solicitor, accountant, executor, administrator, trustee, guardian or attorney
- external product providers into which you might direct some of your investment or other product providers to which your investment might be transferred
- where we are required to under domestic or foreign law
- medical practitioners (to verify or clarify, if necessary, any health information you may provide)
- reinsurers and auditors
- claims-related providers such as assessors and investigators (so that any claim you make can be assessed and managed), insurance reference agencies (where we're considering whether to accept a proposal of insurance from you and, if so, on what terms)
- organisations to whom we may outsource certain functions
- government and law enforcement agencies or regulators
- entities established to help identify illegal activities and prevent fraud
- The life insured, policy owner or beneficiaries of a policy issued by us.

In all circumstances where our contractors, agents and outsourced service providers become aware of customer information, confidentiality arrangements apply. Customer information may only be used by our agents, contractors and outsourced service providers for our purposes.

We may be required to disclose customer information by law, e.g. under Court Orders or Statutory Notices pursuant to taxation or social security laws or under laws relating to sanctions, anti-money laundering or counter terrorism financing.

Sending information overseas

From time to time we may send your information overseas, including to other Resolution Life Group members and to service providers or other third parties who operate or hold data outside Australia. Where we do this, we make sure that appropriate data handling and security arrangements are in place. Please note that Australian law may not apply to some of these entities.

Information may also be sent overseas to complete certain transactions (such as the assessment of your insurance application or management of your claim), or where this is required by law and regulation of Australia or another country. Other overseas parties can include reinsurers, medical or rehabilitation practitioners.

For more information about which countries we may send your information to, see below under 'Further information'.

Viewing your personal information

You can (subject to permitted exceptions) request access to your personal information by contacting us in writing:

Email: au.service@resolutionlife.com.au

Write to: **Resolution Life Customer Resolutions,**
PO Box 234,
Parramatta NSW 2124.

We may charge you for providing access. For more information about our privacy and information handling practices, please refer to the Resolution Life Group Privacy Policy, which is available through resolutionlife.com.au/privacy.

Making a privacy complaint

We accept that sometimes we can get things wrong. If you have a concern about your privacy you have a right to make a complaint and we'll do everything we can to put matters right. For information on how to make a complaint, see below under 'Further information'.

Viewing your personal information

The Resolution Life Group Privacy Policy contains a more detailed explanation of how we collect, use and share your personal information, as well as the privacy complaints process. Please read this by visiting resolutionlife.com.au/privacy.

Your acknowledgment and consent

Your signature below indicates your consent to such use and disclosures of your personal information as are indicated above. I acknowledge and consent to the above.

Name

Signature

Date (dd/mm/yyyy)

What you need to know

Resolution Life Australasia Limited ABN 84 079 300 379, AFSL No. 233671 (Resolution Life) is the issuer of this product. The information contained in this document is factual information only and it does not contain any financial product advice or make any recommendations about a financial product or service being right for you. Resolution Life is part of the Resolution Life Group and can be contacted via resolutionlife.com.au/contact-us or by calling 133 731.