

Plain Language Statement

School of Population and Global Health, Centre for Health Equity



Project: Understanding the Impact of the Moratorium on Genetic Tests in Life Insurance on Financial Advisers and their Clients



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Introduction

Thank you for your interest in participating in this research project. The following few pages will provide you with further information about the project, so that you can decide if you would like to take part in this research.

Please take the time to read this information carefully. You may ask questions about anything you don't understand or want to know more about.

Your participation is voluntary. If you don't wish to take part, you don't have to. If you begin participating, you can also stop at any time.

What is this research about?

This study is part of a larger Australian project, the 'Australian genetics and life insurance moratorium- monitoring the effectiveness and response' (A-GLIMMER) project, which is monitoring the impact and effectiveness of the self-regulated Moratorium on Genetic Tests in Life Insurance¹ to determine whether it meets its policy goals. This arm of the study aims to explore the impact of the Moratorium on Genetic Tests in Life Insurance on financial advisers and their clients.

What will I be asked to do?

Should you agree to participate, you will be asked to participate in an interview over Zoom or telephone (30-40 minutes). All interviews will be audio-recorded and transcribed. To preserve your confidentiality, all identifying details will be removed as soon as practicable.

What are the possible benefits?

The proposed research will be used to assess the impact of the Moratorium on Genetic Tests in Life Insurance on financial advisers and their clients and will contribute information to a stakeholder report that will be provided to the Australian Government. The stakeholder report will be used to present findings as to whether the Moratorium on Genetic Tests in Life Insurance met its intended policy goals and provide recommendations to Australian Government about future regulation on the use of genetic testing in life insurance.

What are the possible risks?

Given the subject matter involves the discussion of routine professional practice, we do not anticipate that there will be any risks associated with participating in this study beyond the inconvenience.

Do I have to take part?

No. Participation is completely voluntary. You are able to withdraw at any time. Participants will be able to withdraw any unanalysed data.

¹ Life insurance includes any type of life insurance, being lump sum death cover, total permanent disability cover (TPD), trauma/critical illness cover, or income protection/salary continuance/business expenses cover.

Will I hear about the results of this project?

Following the completion of the research, and if requested, we will email you a summary of the results and a link to any publications that derive from this research.

What will happen to information about me?

All data collected will be safeguarded and confidentiality will be preserved as much as possible, subject to any legal requirements to disclose. After obtaining your consent, we will audio-record the interview to allow us to capture accurately the information you give us. After the interview, the recording will be transcribed and both the recording and transcript will be saved in a secure, password-protected location that can only be accessed by the study researchers.

Any potentially identifiable personal information will be removed from the interview transcript, and your transcript will be allocated a study ID. The document which links your study ID to your personal details will also be password-protected and stored on University of Melbourne servers. Any hard copies of your data will be stored in a locked filing cabinet at the University and will only be accessible by the named researchers. The data collected from this study will only be used by the named researchers for the purpose of this study. Any data from this study will be kept for 5 years after publication, then destroyed.

Who is funding this project?

The A-Glimmer project is funded by the Department of Health's Medical Research Future Fund grant (ref 76721).

Where can I get further information?

For more information about the project, please visit:

<https://www.monash.edu/medicine/a-glimmer/about-the-a-glimmer-project>. If you would like more information about the project, please contact the researchers; Professor Louise Keogh (Responsible Researcher) l.keogh@unimelb.edu.au or Casey Haining (Research Assistant) casey.haining@unimelb.edu.au

Who can I contact if I have any concerns about the project?

This project has human research ethics approval from The University of Melbourne 2021-22635-23414-2. If you have any concerns or complaints about the conduct of this research project, which you do not wish to discuss with the research team, you should contact the Research Integrity Administrator, Office of Research Ethics and Integrity, University of Melbourne, VIC 3010. Tel: +61 8344 1814 or Email: research-integrity@unimelb.edu.au. All complaints will be treated confidentially. In any correspondence please provide the name of the research team and/or the name or ethics ID number of the research project.