

Choose if you want insurance cover in super

MLC MasterKey Business Super

Use this form to let us know if you either want or don't want to have automatic insurance cover in your super.

! This form can be used to confirm that you either want or don't want automatic insurance now or in the future, but can't be used to cancel existing insurance.

Simply **complete your details**, tick **one** box, then sign and date the form. Once you're done – return the form back to us.

Important information about insurance in super

The insurance cover that's right for you depends on your personal, family and financial circumstances, as well as your income and lifestyle. You can regularly review your insurance cover so that it continually meets your needs, especially as your circumstances may change.

About your options

If you don't fill out this form, your insurance will be turned on automatically when you're at least age 25 and your account balance has reached \$6,000 (subject to eligibility requirements). If you don't want this to happen, let us know by choosing the 'No, I don't want automatic insurance cover in the future' option.

If you submit the form, once we've received it we'll write back to you confirming if you have insurance or not. If you have cover, we'll let you know the type and amount of insurance you have and when it started. Depending on when you return this form you may have Limited Cover (this means that you can't claim for any pre-existing conditions).

What if you want to make changes or cancel your insurance?

You can change, cancel or reduce your insurance cover at any time by contacting us.

How do you maintain your insurance?

If your super account hasn't received a contribution or a rollover for a continuous period of 16 months, it's defined as an inactive account. If this is the case, we're required by law to cancel your insurance cover, unless you tell us in writing that you want to keep your cover. By ticking the box "Yes, I want automatic insurance cover" and signing this form, you're choosing to keep your cover, even if your super account becomes an inactive account.

Complete your details

Member account number*

First name*

Email address

Date of birth (DD/MM/YYYY)*

D	D	/	M	M	/	Y	Y	Y	Y
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Family name*

Phone number

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Yes, I want automatic insurance cover

By ticking this box, I understand that:

- I'm choosing to have automatic insurance cover even if I'm under age 25 and/or my super account balance is less than \$6,000
- premiums will be deducted from my super account to pay for my insurance cover and this will reduce my super account balance
- my super account balance needs to be more than the cost of my insurance cover and
- I'm choosing to have insurance cover even if no contributions or rollovers are received into my super account for 16 consecutive months and my super account becomes inactive.

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No, I don't want automatic insurance cover in the future

By ticking this box, I'm choosing to **not** have automatic insurance and I understand this also means:

- I'll no longer be eligible to receive any future automatic insurance (except where it is fully paid for by my employer)
- if I change my mind in the future and would like to have insurance cover, I'll need to apply for cover and I may need to provide personal, medical and employment information and my application will need to be approved by the insurer, and
- if I have existing insurance cover it will not be cancelled and I'll need to contact **132 652** to cancel it.

Issuer/Trustee

NULIS Nominees (Australia) Limited
ABN 80 008 515 633 AFSL 236465

Fund

MLC Super Fund
ABN 70 732 426 024

Sign and date your declaration

By signing and dating this form, I declare that I have read and understood the information in this form.

Member's signature*

	Date (DD/MM/YYYY)*									
	D	D	/	M	M	/	Y	Y	Y	Y

* Mandatory fields

Important note: We collect your personal information for the purpose of updating the insurance cover information we hold about you. Any personal information provided in this form will be handled in accordance with our privacy policy located at mlc.com.au/privacy

Useful terms explained

What is automatic insurance?

It's the insurance cover that is available to you when you join us without the need for an application or health checks. Provided you meet our eligibility requirements, we'll automatically provide this cover.

What is Limited Cover?

If you have Limited Cover you're only able to claim for an illness that first becomes apparent or an injury which occurs on or after the date your cover starts.

For further details see the relevant **Insurance Guide**, which is included in the **Product Disclosure Statement (PDS)** at mlc.com.au/pds

Prefer doing this online?

To let us know you want (or don't want) insurance cover visit mlc.com.au/choosecover to complete your online form using your *Customer number* and password.

Once you're done

You can send us a photo or a scan of your completed form to contactmlc@mlc.com.au

or

Mail the form to
MLC Super
PO Box 200
North Sydney NSW 2059

Need more help?

If you need to understand more about what type and amount of insurance cover is right for you, we recommend that you speak to your financial adviser. Or call us on **132 652** between 8am and 6pm (AEST/AEDT), Monday to Friday.

Visit our website

For more information about insurance in your super visit mlc.com.au/superinsurance

More information about super and insurance

Visit the Australian government website: moneysmart.gov.au

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