



Choose to Keep My Insurance Cover

MLC Navigator

Under changes to the law that take effect from 1 July 2019, if your super account hasn't received a contribution or a rollover for over 16 months, we're required to cancel your insurance cover. If you'd like to keep your insurance cover, complete this form.

Read more about your insurance in super in the **Key considerations** section of this form.

Keep your insurance cover in 3 simple steps:



Did you know?

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

1. Your details

Account number

Date of birth (DD/MM/YYYY)

First name

Last name

Email address

Phone number

2. Do you want to keep your insurance cover?

Yes, I want to keep my insurance cover.

3. Your declaration

By completing and signing this form, I understand:

- I'm choosing to continue my insurance cover in my super account listed above, even if my account hasn't received a contribution or rollover for a continuous period of 16 months,
- My insurance premiums will continue to be deducted from my super account to pay for my insurance cover and this will reduce my super balance,
- My super account will need to have sufficient funds to pay for my premiums, and
- I can cancel or change my insurance cover at any time.

Member's name

Member's signature

Date (DD/MM/YYYY)

4. Send your form to:

Mail: MLC Navigator
GPO Box 2567
Melbourne, Victoria 3001

Email: services@mlc.com.au

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

Fund
MLC Superannuation Fund
ABN 40 022 701 955

GPO Box 2567
Melbourne
VIC 3001

Tel 132 652
Fax (03) 9869 1595
www.mlc.com.au

Important information about your insurance

Key considerations

- Insurance premiums will reduce your super balance. This is important to consider particularly if your account is not receiving regular contributions.
- If your account is not receiving contributions because perhaps you're taking a break from work, in-between jobs, working overseas or changing jobs, this may put you at risk of losing your insurance.
- To maintain your insurance cover, you'll need to have sufficient funds in your account to pay for your insurance premiums.
- 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.
- Insurance through your super can be a great way to protect you and your family in a tax effective manner. It's hassle free as your premiums are deducted from your super account.

Contact us

If you require any further information or have queries on your personal insurance needs you can contact us on **132 652** or speak with a financial adviser.

How to keep my insurance cover

You don't have to lose your insurance cover if your account hasn't received a contribution or a rollover for over 16 months. Simply take one or both of the steps below:

Complete the *Choose to Keep My Insurance Cover* form and return it by:

- Mail
- Scan and email
- Photo and email

Or you can also make a contribution into your account on a regular basis to keep your account active.

What happens after you submit this form?

By returning this form, we'll know that you've chosen to keep your existing cover and it'll stay in place – until you let us know otherwise.

What if you don't do anything?

If your account hasn't received a contribution or a rollover in 16 months and if you haven't returned your form, we'll have to cancel your insurance. If your insurance is cancelled, your cover won't be available to you and you'll need to re-apply. As part of re-applying you may need to provide some further medical and employment information.

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

If you want to make any changes to your insurance, like cancel, increase or decrease your level of cover, please call us on **132 652** or speak to your financial adviser.

The information in this document is general information only and doesn't take into account your objectives, financial situation or needs. Because of that, before acting on this information, you should consider its appropriateness, having regard to your objectives, financial situation and needs, plus consider the **Product Disclosure Statement**. We recommend you obtain financial advice tailored to your own personal circumstance.

NULIS Nominees (Australia) Limited (NULIS) is the trustee of the MLC Superannuation Fund, and is part of the National Australia Bank (NAB) Group of Companies. Where insurance cover is provided through policies issued by MLC Limited to NULIS, please note that MLC Limited is part of the Nippon Life Insurance Group and not a part of the NAB Group of Companies and MLC Limited uses the MLC brand under licence. An interest in the MLC Superannuation Fund, including interests arising from insurance cover, doesn't represent a deposit or liability with the NAB or other related bodies corporate of NAB nor is it guaranteed by NAB.