



Reinstate and Keep My Insurance Cover

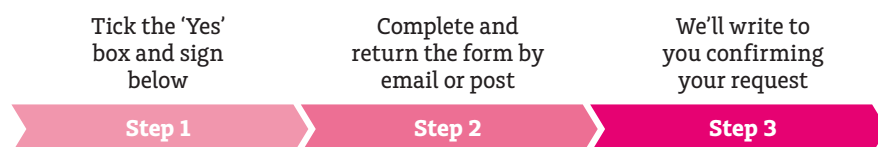
MLC Navigator Retail Insurance (linked to your super account)

Use this form where the insurance cover that you accessed through your super account has been cancelled because your super account was inactive for a continuous period of 16 months.

Before you complete this form please read the **Key Considerations** overleaf.

Please note: If you wish to reinstate your cancelled insurance cover using this form, it must be received within 30 days of your insurance cancellation date as stated on the Lapse Notice you received from MLC Limited (otherwise additional requirements will apply).

Reinstate and 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)

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First name

Last name

Email address

Phone number

2. Do you want to reinstate and keep your insurance cover?

Yes, I want to reinstate and keep my insurance cover through my super account.

3. Your declaration

By completing and signing this form, I understand:

- The same type and amount of insurance cover held immediately prior to cancellation, including any applicable exclusions, restrictions and/or loadings will be reinstated, from the date of cancellation,
- I am electing to keep my insurance cover, even if in the future my super account doesn't receive a contribution or rollover for a continuous period of 16 months,
- Insurance premiums will be backdated to the date of cancellation and deducted from my account,
- I understand that I must have sufficient funds in my super account to cover my insurance premiums for the reinstatement to be processed,
- I will be notified if I have insufficient funds and prior to any insurance cancellation, and
- I can cancel or change my insurance cover at any time.

Member's signature

	Date (DD/MM/YYYY)									
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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
Victoria 3001

Tel 132 652
mlc.com.au

Important information about insurance

Key considerations

- To maintain your insurance cover, you'll need to have sufficient funds in your account to pay for your insurance premiums.
- Insurance premiums will reduce your super balance. This is important to consider, particularly if your account isn't receiving regular contributions.
- The insurance cover that's right for you depends on your personal, family and financial circumstances. You can regularly review your insurance so that it continues to meet your needs, especially as your circumstances change.
- If you have Income Protection elsewhere, it may impact your ability to claim benefits under this Income Protection policy.

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 reinstate your insurance cover

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

- Email scanned copy (or photo)
- Mail

This form must be received within 30 days of the cancellation date if you wish to reinstate your cover. (otherwise additional requirements will apply).

The Insurer will write to you confirming that your insurance cover has been reinstated.

What if you don't do anything?

Your insurance will remain cancelled. It's often not easy to re-apply for insurance and your application may not be approved as your circumstances may have changed. As part of re-applying you may need to provide some further medical and employment information.

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 relevant **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 the 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 brands under licence. An interest in the MLC Superannuation Fund, including interests arising from the 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.