



# Reinstate your insurance cover in super

## MLC MasterKey Business Super MLC MasterKey Personal Super (Reinstatement Form)

Use this form to reinstate your insurance in super when it's been cancelled because your super account balance is less than \$6,000 and/or you're under 25 years old.

To learn more, please see the **Important information about insurance in super** over the page.

**Please note:** If you wish to reinstate your cancelled insurance cover this form **must be received** within 60 days of your insurance cancellation date.

### Complete your details

Member account number\*

First name\*

Family name\*

Date of birth (DD/MM/YYYY)\*

D	D	/	M	M	/	Y	Y	Y	Y
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Email address

Phone number

### Your acknowledgement

I understand:

- that I'm choosing to have insurance, even if I'm under age 25 and/or my super account balance is less than \$6,000
- I'll receive the same type and amount of insurance cover held immediately prior to cancellation (including any applicable exclusions, restrictions and/or loadings) from the date of cancellation
- my insurance premiums will be backdated to the date my insurance was cancelled and deducted from my account
- my insurance premiums will continue to be deducted from my super account to pay for the cost of my insurance and this may reduce my super balance
- my super account needs to have sufficient funds to pay for the cost of my insurance and doesn't become inactive (inactive means, no contributions or rollovers received into your account for 16 months) to maintain my insurance
- I'll be notified, if I don't have enough funds in my account or my account becomes inactive, and
- I can cancel or change my insurance cover at any time.

### 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\***

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

\* Mandatory fields

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ABN 80 008 515 633 AFSL 236465

Fund: MLC Super Fund  
ABN 70 732 426 024

Please see **Important information about insurance in super** over the page

## 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.

### What happens if you don't submit this form?

#### Your insurance has been cancelled.

If you decide later that you'd like insurance in super, you'll have to apply for insurance cover and your application will need to be approved by the insurer. As part of applying, you may need to provide some further personal, medical and employment information.

### What happens after you submit this form?

By returning this form by the due date, we'll know that you've chosen to reinstate your insurance in your super account, even if you're under age 25 and/or your account balance is under \$6,000. We'll also write to you, confirming we've received your form and provide you with your insurance details.

### 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.

### Once you're done

You can send us a photo or a scan of your completed form to [contactmlc@mlc.com.au](mailto:contactmlc@mlc.com.au)

or

You can mail the form to us at  
MLC Super  
PO Box 200  
NSW 2059  
North Sydney

### Contact us

If you have any questions, please speak to your financial adviser who can help you respond to any changes to laws on super, social security and other retirement issues. 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](http://mlc.com.au/superinsurance)

### More information about super and insurance

Visit the Australian government website: [moneysmart.gov.au](http://moneysmart.gov.au)

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