

# Making sure you're still protected

**MLC Business Superannuation** 

If you've just left employment you can still keep your insurance.

Once your employer tells us your're no longer their employee, we'll automatically transfer your MLC MasterKey Business Super account to MLC MasterKey Personal Super where any insurance will continue.

Or you can apply for your insurance to be continued through our award-winning personal insurance products.

Not only does this mean you and your family's lifestyle will be protected but it's easy to do because you will not need to provide any health information to qualify.

And the best news is you'll have the security of knowing you're protected for the long term with Australia's no. 1 personal insurer<sup>1</sup>.

## How does it work?

A Continuation Option allows you to continue your insurance with MLC Limited, using the personal insurance products: MLC Insurance or MLC Insurance (Super). And because MLC Limited has insured you before through

your previous employer's Plan, you will not need to provide any health information to qualify.

### Are you eligible?

If you're employed, under age 60 and a permanent resident of Australia you may be eligible. For more information please read the MLC MasterKey Business Super Continuation Option form and speak with your financial adviser.

### How do you apply?

Simply complete the **MLC MasterKey Business Super Continuation Option** form and return it within 30 days to:

MLC MasterKey Business Super PO Box 200 North Sydney NSW 2059

#### Any questions?

If you have any questions, please speak with your financial adviser. Alternatively please call us on **132 652** between 8am and and 6pm (AEST/AEDT), Monday to Friday.

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#### Important 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* and relevant *Insurance Guide*. We recommend you obtain financial advice tailored to your own personal circumstance. This document has been prepared on behalf of NULIS Nominees (Australia) Limited, ABN 80 008 515 633, AFSL 236465 (NULIS) as Trustee of the MLC Super Fund, ABN 70 732 426 24. NULIS is part of IOOF Holdings Ltd ABN 49 100 103 722 and its related bodies corporate (IOOF Group). Where insurance cover is provided through policies issued by MLC Limited to NULIS, please note that MLC Limited uses the MLC brand under licence. MLC Limited is part of the Nippon Life Insurance Group and is not a part of the IOOF Group. Insurance is provided by the insurer under the policy issued by the insurer and subject to terms and conditions.

<sup>1</sup> As at September 2009, DEXX&R league tables, retail clients, in force premiums.