

Super Savings – Business Insurance Variation

Important: This form is only to be used to reduce or cancel your existing insurance cover. If you want to increase your cover, please go to your employer plan's microsite and complete the Super Savings – Business Change of Insurance Cover form or apply online at australianretirementtrust.com.au/business

Please provide us with as much information as possible. Please tick box where appropriate. Use **BLOCK** letters and black or blue ink when completing this form and ensure it is signed and dated. ***DENOTES MANDATORY FIELD.**

If you are under 18 years of age please contact us before completing this form.

Member number
if already a member

1 Personal details

Title	First name*	Middle name		
<input type="text"/>	<input type="text"/>	<input type="text"/>		
Last name*	Date of birth (DD/MM/YYYY)*		Gender*	
<input type="text"/>	<input type="text"/>		<input type="button" value="M"/> <input type="button" value="F"/>	
Street address / PO Box*				
<input type="text"/>				
Suburb/Town*	State*	Postcode*	Home phone number	Daytime phone number*
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Personal email address			Mobile phone number*	
<input type="text"/>			<input type="text"/>	

Note: Where we can we'll provide your documents, including statements and notices of changes to your account, electronically. We'll email or SMS you when information is ready to view in [Member Online](#). If you would prefer information is posted to you, change your preferences in [Member Online](#), the [Australian Retirement Trust app](#), or by contacting us.

You can use this form to:

- reduce your combined Death and Total & Permanent Disability (TPD) cover
- reduce your TPD cover
- reduce your Death cover
- reduce your Income Protection cover (if applicable), or
- cancel any or all of your cover

2 Insurance cover Please complete to reduce and/or cancel your cover

Tip: To view your existing insurance cover just login to [Member Online](#) or the [Australian Retirement Trust app](#).

Important

Before completing this section, please refer to your Super Savings – Business Disclosure Statement for Accumulation Account (PDS), Super Savings – Business Plan Information Factsheet and the Super Savings – Business Insurance Guide (available on your employer plan's microsite) for insurance details. If you reduce or cancel any of your insurance cover but would like to increase or have cover again in the future, you will need to apply by completing a Super Savings – Business Change of Insurance Cover form or apply online (both options are available on your employer plan's microsite). The insurer would then assess your application. Any application for insurance cover will be subject to acceptance by the insurer and satisfactory evidence of health will be required.

2A I want to reduce the level of Standard Death and Total & Permanent Disability (TPD) cover to: **Note:** this only applies to members who have Standard cover based on 'years of future membership'

5% 10% 15%

If you're **increasing** your cover, please go to your employer plan's microsite and complete a Super Savings – Business Change of Insurance Cover form or apply online at australianretirementtrust.com.au/business

2B I want to cancel the following cover: Tick all boxes that apply.

Death Total & Permanent Disability (TPD)

Your Standard Death and/or TPD cover will be cancelled effective of the date your completed Super Savings – Business Insurance Variation form is received by Australian Retirement Trust.

2C Reduce or cancel Additional Death and Total & Permanent Disability (TPD) cover

I want to reduce my Additional fixed cover to:

Death cover \$ TPD cover \$

I want to cancel my Additional fixed cover: Death TPD

Your Additional Death and/or TPD cover will be cancelled effective of the date your completed Super Savings – Business Insurance Variation form is received by Australian Retirement Trust.

2D Reduce or cancel Income Protection cover

I want to reduce my Income Protection cover to:

Monthly benefit required \$ What is your annual salary? \$

Note: to be eligible for Income Protection it must be available in your plan and you must be employed on a full or part-time permanent basis (or on a contract longer than 6 months) and working an average of 15 or more hours per week.

Please check your Super Savings – Business Plan Information Factsheet, available on your employer plan's microsite, for details on any Income Protection available in your plan.

I want to cancel my Income Protection cover Your Income Protection cover will be cancelled effective of the date your completed Super Savings – Business Insurance Variation form is received by Australian Retirement Trust.

➔ Please continue over page

Authorisation and declaration

Sign this application form and return to Australian Retirement Trust:

Privacy

By completing this form you consent to the collection, use and disclosure of any personal information, including information that may be of a sensitive nature we or AIA Australia may collect about you and exchange with third parties located in Australia and overseas, in the manner outlined in our and AIA Australia's respective privacy policies as updated from time to time. Policies are available by visiting australianretirementtrust.com.au/privacy and aia.com.au.

These policies are consistent with the requirements of the *Privacy Act 1988*.

I declare that:

I acknowledge that all of my details on this Insurance Variation form are correct.

- I have received, read and accept the Super Savings – Business Product Disclosure Statement for Accumulation Account (PDS), Super Savings – Business Insurance Guide and Plan Information Factsheet.
- By signing this Insurance Variation form, I consent to the collection and disclosure of information about me for the purposes shown above.
- I understand that any future increase to my insurance cover is subject to acceptance by the insurer and satisfactory evidence of health will be required.

Member to sign here*



Full name (print in BLOCK letters)*

Date (DD/MM/YYYY)*

 Please return the form to
Australian Retirement Trust
Reply Paid 2924 Brisbane Qld 4001
OR via australianretirementtrust.com.au/contact-us

We are committed to respecting the privacy of personal information you give us. If you would like a copy of Australian Retirement Trust's Privacy Policy, visit australianretirementtrust.com.au/privacy or call **13 11 84**.
 Australian Retirement Trust Pty Ltd ABN 88 010 720 840 AFSL No. 228975 Trustee of Australian Retirement Trust ABN 60 905 115 063