Super Savings

New Member Insurance Options



13 11 84 | art.com.au Reply Paid 2924 Brisbane Qld 4001

To be eligible for the New Member insurance options you must apply within 120 days of joining Australian Retirement Trust.

Important: Before completing this form please ensure you read and understand your Duty to Take Care Not to Make a Misrepresentation located at art.com.au/duty

Refer to your Product Disclosure Statement (PDS) and Insurance Guide, available at art.com.au/pds for insurance details.

Please make sure you've answered all questions. If all questions are not answered, your application may be delayed as the form may be returned.

Please tick boxes where appropriate. Use BLOCK letters and dark ink when completing this form and ensure it is signed and dated.

If you are under 18 please contact us on 13 11 84 before completing this form. *DENOTES MANDATORY FIELD.

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1	Personal details				
Title	First name*			Middle name	
Last name*				Date of birth (DD/MM/YYYY))* Gender*
					M
Street	Address/PO Box*				
Suburl	b/Town*	State*	Postcode*	Home phone number	Daytime phone number
Persor	nal email address				Mobile phone number
inform	Unless you have elected to receive printed info ation is ready to view online through Member nber Online, the Australian Retirement Trust ap	Online or the	e Australian Retire	ment Trust app. If you would prefer info	nically if we can. We'll email or SMS you when ormation is posted to you, change your preference
2a	Eligibility for New Member O	ptions			
are kno Supera Limited To be 6	d cover and an At Work requirement will apply.	d Total & Perm ceived from y to hold Stan	nanent Disability A your employer. To p dard cover (which	Assist cover as described in the PDS. The pay for your cover, applicable premiums automatically starts once you attain ag	
	I currently have Standard cover				
	or				
	Would like to opt-in to Standard cover regard	less of my ag	je and account ba	lance ¹	

2b

Select New Member Options

White Collar cover - Entitles you to 50% more cover than Standard Death and Total & Permanent Disability Assist cover at no additional cost to you.

Are you permanently employed² for at least 15 hours per week?

AND do you spend at least 80% of your time in an office environment:

AND are your duties limited to clerical, administration, or managerial;

AND does your occupation not involve more than 10% light manual duties?

YES	NO

If YES, you'll receive additional cover at no additional cost to you.

Opt-In Income Protection Cover

Provides you with a replacement income, after a Waiting Period of 90 days, for up to 2 years if you are unable to work due to injury or illness. You must apply for this cover within 120 days of joining Australian Retirement Trust.

I would like Opt-In Incom
Protection cover ³

Annual income4

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75			
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- Other eligibility conditions apply. For full details of eligibility and information on when cover starts and stops, refer to the Super Savings Insurance Guide.
- Permanently employed includes contractors on employment contracts of 6 months or longer and self-employed members receiving superannuation guarantee (SG) contributions.
- ³ To be eligible for Opt-In Income Protection cover, you need to be aged 15 to 64, eligible for Standard Death and Total & Permanent Disability Assist, be permanently employed (including contractors on employment contracts of 6 months or longer and self-employed members receiving Superannuation Guarantee contributions) and work at least 15 hours per week, and not be employed under a work visa. Refer to the Super Savings Insurance Guide for details on eligibility, cover and cost.
- 4 "Income" means your current pre-tax income derived from your occupation (base salary) and excludes employer super contributions. Refer to the Super Savings Insurance Guide for more information, including the full definition of Income.

Please continue over page

Authorisation and declarationSign this application form and return to Australian Retirement Trust:

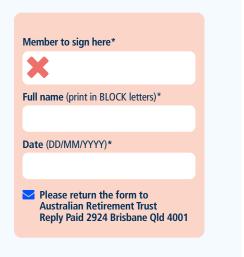
Privacy

By completing this form you consent to the collection and use of any personal information, including information that may be of a sensitive nature we or the Insurer may collect about you in the normal course of our and the Insurer's respective Privacy Policies for the purposes of assessing your application. These policies are designed to protect your interests and are consistent with the requirements of the Privacy Act. A copy of the Insurer's privacy policy is available from aia.com.au. These policies are designed to protect your interests and are consistent with the requirements of the *Privacy Act 1988*.

I declare that:

- I acknowledge and have read my Duty to take reasonable care not to make a misrepresentation at art.com.au/duty and all of my details on this form are correct.
- I understand that the change to my insurance cover will commence when the Insurer has accepted my application and my account balance is sufficient to cover annual insurance premiums.

- I understand that premiums will be deducted from my Accumulation account, and have considered the effect this will have on my super balance in retirement.
- I understand that I'm able to cancel my cover in the future.
- At the date of this application I have not been diagnosed with a terminal illness.
- I understand all the conditions I must meet to be eligible to obtain Standard cover, as described in the Super Savings Insurance Guide. I acknowledge Super Savings insurance cover is provided through an external insurance company.
- I have joined Australian Retirement Trust within 120 days of the date of this application.
- I've read and understood the Super Savings PDS, Super Savings Insurance Guide and Australian Retirement Trust's Privacy Policy and authorise Australian Retirement Trust to collect, use and disclose my personal information in accordance with its Privacy Policy.
- I've read and understood the accompanying Super Savings Product Disclosure Statement (PDS). I understand that other important information which forms part of the PDS is contained in Super Savings Insurance Guide and that the entire PDS should be read.



We are committed to respecting your privacy and take protecting the privacy of personal information seriously.

Our Privacy Policy sets out how we do this including how we collect, hold and disclose personal information.

For a copy of the Privacy Policy, please visit art.com.au/privacy or call 13 11 84.