

Super Savings New Member Insurance Options



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

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

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

Refer to your Product Disclosure Statement (PDS) and Insurance Guide, available at australianretirementtrust.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.

Member number

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*
<input type="text"/>	<input type="text"/>	<input type="text"/>
Home phone number	Daytime phone number	
<input type="text"/>	<input type="text"/>	
Personal email address	Mobile phone number	
<input type="text"/>	<input type="text"/>	

Note: Unless you have elected to receive printed information, Australian Retirement Trust will confirm this change electronically if we can. We'll email or SMS you when information is ready to view online through Member Online or the Australian Retirement Trust app. If you would prefer information is posted to you, change your preferences in Member Online, the Australian Retirement Trust app or by calling us on 13 11 84.

2a Eligibility for New Member Options

Important: Refer to your Super Savings Product Disclosure Statement (PDS) and Insurance Guide, available at australianretirementtrust.com.au/pds for insurance details (including fees, which are known as premiums). Standard cover is Death and Total & Permanent Disability Assist cover as described in the PDS. The start of Standard cover is dependent on a Superannuation Guarantee (SG) contribution being received from your employer. To pay for your cover, applicable premiums will be deducted from your Accumulation account. Limited cover and an At Work requirement will apply.

To be eligible for New Member Options, you will need to hold Standard cover (which automatically starts once you attain age 25 and reach an account balance of \$6,000).¹ If you don't have Standard cover, you will need to opt-in for insurance cover to be eligible.

I currently have Standard cover

or

Would like to opt-in to Standard cover regardless of my age and account balance¹

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 employed ² 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?	<input type="button" value="YES"/> <input type="button" value="NO"/>	If YES, you'll receive additional cover at no additional cost to you.
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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 Income Protection cover³

Annual income⁴ \$

¹ Other eligibility conditions apply. For full details of eligibility and information on when cover starts and stops, refer to the Super Savings Insurance Guide.

² 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

3 Authorisation and declaration

Sign 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 australianretirementtrust.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.

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

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 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