

Insurance opt-in form

Please use **BLOCK LETTERS** and **black ink**.

Send your completed form to:

Australian Ethical Super, Locked Bag 20013, Melbourne VIC 3001

Email:

Under superannuation legislation, Australian Ethical Super is prohibited from providing you with insurance cover if your superannuation account has not received any contributions or other amounts for a continuous period of 16 months (inactive account), or if you are under age 25 and/or your superannuation account has not had a minimum balance of \$6,000 at least once (low balance) unless you make a valid election.

You can use this form to make an election to reinstate or receive insurance from Australian Ethical Super if:

- Your existing insurance cover automatically ceased because your superannuation account hasn't received any contributions or other amounts for a continuous period of 16 months (inactive account); or
- Your existing insurance cover automatically ceased on 1 April 2020 because your superannuation account has not had a minimum balance of \$6,000 at least once since 1 November 2019 (low balance); or
- You want to prevent your existing insurance cover from automatically ceasing even when your superannuation account does not receive any contributions or other amounts for a continuous period of 16 months (inactive account); or
- You recently joined Australian Ethical Super and you wish to be provided with 3 units of Default (automatic) Death and TPD Cover before you turn 25 (you must be at least 15, however our maximum entry age for insurance purposes is 64) and/or have a minimum account balance of \$6,000 (provided this is also the first time you will receive insurance from Australian Ethical Super).

Note that insurance cover will not be reinstated or provided until Australian Ethical Super has received and accepted your opt-in form, and that the insurance cover that is reinstated or commences by this opt-in form is subject to the terms and conditions set out in the Insurance Guide (including applicable timelines for reinstatement set out at

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Confirm your member details (This section is used to verify your membership in the fund, not to update your details)

Fund Name

Australian Ethical Retail Superannuation Fund (ABN 49 633 667 743, USI AET0100AU)

Member Name

Member Number

Member Email

Authorisation and declaration

By signing this form, I:

- acknowledge that I have read and understood this form.
- (if my opt-in is accepted) direct Australian Ethical Super to accept this as a *valid election* to be provided with insurance cover even if my account is an *inactive account*, if I am under 25 years of age and/or my account has not had a minimum balance of \$6,000.
- understand this election will apply to all insurance cover I already have in my account (including any cover for death, total and permanent disablement and income protection) or if I am a new member, will apply to the 3 units of default (automatic) Death & TPD cover offered through the Fund.
- understand this election will continue to apply to my insurance cover, unless and until it is withdrawn by me in writing or over the phone. I understand that I can withdraw my election at any time.
- understand the cost of my insurance cover will continue to be deducted from my super account on a monthly basis. If there isn't enough money in my super account to cover the cost of insurance, my cover will be cancelled.
- understand that I can cancel or change my insurance at any time.
- acknowledge that I have read and agree to be bound by the terms and conditions of the insurance cover offered by the fund which is set out in the Insurance Guide available at _____.
- acknowledge that I have read the Privacy Collection Notice (super) available at _____ . I consent to the collection, use and disclosure of my personal information in accordance with that notice.
- acknowledge that if I previously held Default (automatic) insurance within the fund, I am unable to obtain default insurance again, therefore this election will be invalid.

Signature and date

Member signature

Member's full name (please print)

Date

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This information is of a general nature and is not intended to provide you with financial advice or take into account your personal objectives, financial situation or needs. Before acting on the information, consider its appropriateness to your circumstances and read the Product Disclosure Statement and Insurance Guide available at _____. You may want to seek professional advice from a licensed financial adviser before making a decision. Interests in the Australian Ethical Retail Superannuation Fund (ABN 49 633 667 743, USI AET0100AU) are offered by Australian Ethical Investment Ltd (ABN 47 003 188 930, AFSL 229949) pursuant to an arrangement with its subsidiary and the Trustee of the Fund, Australian Ethical Superannuation Pty Ltd (ABN 43 079 259 733, RSE L0001441).

Contact us

t 1300 134 337

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Australian Ethical Superannuation Pty Ltd
ABN 43 079 259 733

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