



Insurance opt-in form

For Super members

Important

You can use this form to choose ONE of the insurance options below

☐ **Option 1:** You'd like to opt-in to receive Default Death and TPD Cover now

☐ **Option 2:** You'd like to make a *valid election* to keep your insurance cover even if your super account becomes an *inactive account**

☐ **Option 3:** You'd like to reinstate your insurance cover after it ended when your account became an *inactive account**

*An *inactive account* is an account that has not received any contributions or rollovers for 16 months or more.

Insurance cover will not start or be re-instated until Australian Ethical Super has received and accepted your Insurance opt-in form. Check your account balance to make sure there's enough to pay for insurance premiums.

❗ If you make any amendments or corrections on the form due to an error, please acknowledge the changes by putting your initials and date on where the changes have occurred, otherwise the application will be invalid.

Send your completed form to:

Australian Ethical Super, GPO Box 3117
Brisbane QLD 4001

Or login to the member portal at australianethical.com.au/login and upload your completed form under the 'We're here to help' section.

Personal 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)

Full name

Account number

Full name

Date of birth (DD/MM/YYYY)

Sex at birth

☐ Male ☐ Female

Address

Suburb

State

Postcode

Country

Home phone

Mobile number

Section 2: Your insurance options

Please tick which option below applies to you

☐ **Option 1:** You'd like to opt-in to receive Default Death and TPD Cover* now if:

- You currently do not have any insurance cover with Australian Ethical Super because you aren't yet 25 years or older and/or your account balance is less than \$6,000.

*To be eligible for Default Cover, you must also be aged 15 and over but under 65, and have not previously held any Death and TPD Cover with Australian Ethical Super. Information on the amount of Default Cover you are eligible for can be found in the [Insurance Guide](#). If you have not provided your occupation category, you will be classified under Light Manual. You can update your occupation category any time via your online member portal or by completing the [Insurance Variation Form](#).

Important: If you opt-in to Default Death and TPD Cover, you are also making a *valid election* to keep your insurance cover even if your account becomes *inactive*.

☐ **Option 2:** You'd like to make a *valid election* to keep your insurance cover even if your super account becomes an *inactive account*.

☐ **Option 3:** You'd like to reinstate[^] your insurance cover after it ended when your account became an *inactive account*.

[^]**Important information about re-instating your insurance cover**

If you apply to have your cover reinstated within 30 days of cover ending, your cover will be reinstated from the date it first ended and there will be no gaps in cover however your cover will be subject to New Events Cover until you're in Active Employment for 30 consecutive days.

If you apply to have your cover reinstated between 31 to 60 days of cover ending, your cover will be reinstated from the date we accept your application, and there will be gaps in cover. Your cover will be subject to New Events Cover for 24 months provided you're in Active Employment for the first consecutive days of the 24-month period.

If you are not in Active Employment for the entire 30 consecutive days, the new events cover conditions will continue to apply until you have been in active employment for 30 consecutive days.


Regardless of the time period you reinstate your cover, if prior to the reinstatement of cover was subject to a longer period of new events cover conditions, the longer period will apply.

Please read the terms and conditions set out in the [Insurance Guide](#).

Important: If you reinstate your cover, you are also making a *valid election* to keep your insurance cover even if your account becomes *inactive*.

Section 3: Declaration and Signature

- acknowledge that I have read and understood this form.
- for Option 1, and (if my application is accepted) if I am under 25 or aged under 65 and/or my account has not yet had a minimum balance of \$6,000 – I direct Australian Ethical Super to accept this as a *valid election* to be provided with Default Cover
- for Option 1, 2 and 3, and (if my application is accepted) if my account is an *inactive account* – I direct Australian Ethical Super to accept this as a *valid election* to keep my insurance cover even if my account is or becomes an '*inactive account*'.
- 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 Default Cover, which comprises of Death and TPD Cover.
- 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 australianethical.com.au/super/pds.
- acknowledge that I have read the Privacy Collection Notice (super) available at australianethical.com.au/privacy-policy. I consent to the collection, use and disclosure of my personal information in accordance with that notice.
- acknowledge that if I previously held Default Cover within the fund, I am ineligible to obtain Default Cover again, therefore this application will be invalid.
- I understand that before making any financial decision it's important for me to evaluate the appropriateness of insurance to my financial circumstances, needs and objectives. I have considered the cost of cover over time as this may impact the amount of money I end up with in retirement (noting that the cost of my insurance is taken out of my superannuation balance).

 Please note if you are using an electronic signature, this must be signed using OneSpan, DocuSign, Annature or Adobe Acrobat Sign, and the forms will need to be accompanied by a time-stamped certificate.

Signature



Signatory's full name (please print)

Date (DD/MM/YYYY)

 If you have any questions, please contact Australian Ethical Super on 1800 021 227.

Australian Ethical Superannuation Pty Ltd (ABN 43 079 259 733, RSE L0001441, AFSL 526 055),
Trustee of the Australian Ethical Retail Superannuation Fund (ABN 49 633 667 743, USI/SPIN AET0100AU)

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