



National Australia Bank Group Superannuation Fund A Increase your insurance without medical evidence

Extra insurance when you need it most

Wouldn't it be great if you could increase your insurance without any medical evidence? Well, you can.

When you get married, buy your first home, or have a child, life can change dramatically—and so might your insurance needs.

When life events like these happen, we make it easy for you to increase your death and total and permanent disablement (TPD) insurance cover.

All you need to do is complete this form within 90 days of a life event occurring.

Things to consider

- If you're aged between 15 and Fund's ceasing age, you may be eligible to increase your death and TPD insurance cover by the greater of one additional unit of cover (if applicable), 25% of your current death or TPD cover, or \$200,000. The increase must be in \$50,000 increments. The maximum total increase is \$1 million.
- You're only eligible to increase your death and TPD insurance cover without providing medical evidence if you currently hold that type of cover.
- You can only use this feature once in any 12 month period, and up to three times in total.
- The insurance amount won't be payable within 13 months if you commit suicide, attempted suicide or are disabled as a result of an intentional, self-inflicted injury.
- Other Insurance Policy restrictions may apply.

Types of life events

You're able to increase your death and TPD cover without providing medical evidence if one of the following life events occur:

- You have or legally adopt a child.
- You get married or divorced.

- Your spouse passes away.
- You become a carer for the first time.
- You complete your first undergraduate degree at an Australian university.
- You have a dependent child who starts secondary school.
- You take out or increase a mortgage for the initial purchase or renovation of your principal place of residence.

How to apply?

Applying is easy, all it takes is three quick steps.

1. Complete the attached form.
2. Read the declaration in Step 4 of the form.
3. Return the completed form to us with the documents required for the life event that occurred.

We'll write to you to confirm your new insurance cover amount.

Make sure you have enough insurance

You should speak to a financial adviser to find out the right amount of cover for you. If you don't have a financial adviser, call us on **1300 55 7586** and we can put you in touch with one.

If you'd like to apply to increase your insurance without a life event occurring, please complete the Insurance form. You can get the Insurance form by logging in to your account at nabgsf.com.au



For more information

To find out more about your insurance, you can view the Insurance Guide and Product Disclosure Statement at nabgsf.com.au or call us on **1300 55 7586**.

National Australia Bank Group Superannuation Fund A

Increase your insurance without medical evidence form

Once you've completed the form, please send it to us along with the appropriate document required.

STEP 1 Complete your personal details (please use BLOCK letters)

Plan Name

Member number

Date of birth (DD/MM/YYYY)

Title

Given names

Surname

Address (your address can't be a PO Box)

Address

Suburb

Postcode

State

Country

Email address

Home telephone

Mobile phone number

Business telephone

STEP 2 Select the relevant life event

(please tick <input checked="" type="checkbox"/>)	Life event	Document required
<input type="checkbox"/>	You have or legally adopt a child.	A certified copy of the birth certificate or adoption papers.
<input type="checkbox"/>	You get married or divorced.	A certified copy of your marriage certificate or divorce order.
<input type="checkbox"/>	Your spouse passes away.	A certified copy of your spouse's death certificate.
<input type="checkbox"/>	You become a carer for the first time.	A certified copy of your Centrelink documentation.
<input type="checkbox"/>	You complete your first undergraduate degree at an Australian university.	A certified copy of your degree.
<input type="checkbox"/>	You have a dependent child who starts secondary school.	A certified copy of the enrolment confirmation from the secondary school.
<input type="checkbox"/>	You take out or increase a mortgage for the initial purchase or renovation of your principal place of residence.	A certified copy of the loan documents from the lender, including the amount of the drawdown loan.

For more information on who can certify documents, refer to the **Proof of Identity Guide** at nabgsf.com.au/forms-publications

Trustee

NULIS Nominees (Australia) Limited
ABN 80 008 515 633
AFSL 236465

Fund

MLC Super Fund
ABN 70 732 426 024
GPO Box 63, Melbourne VIC 3001

Telephone 1300 55 7586

Fax 1300 99 7586

Web nabgsf.com.au

STEP 3 Select your amount of life events insurance cover

Tick **one** of the boxes below to apply for death only or death and total and permanent disablement (TPD) insurance cover:

Death only or Death and TPD

Please increase my existing insurance cover by the following (select **one** option):

One additional unit of cover (if applicable)

or
 Up to 25% of your current cover (please specify) %

or
 Up to \$200,000 (please specify) \$



You can apply to increase your cover by the greater of:

- one additional unit of cover (if applicable),
- up to 25% of your current death or TPD cover, or
- up to \$200,000.

The increase must be in \$50,000 increments.

STEP 4 Signature and declaration

It is important that you read and understand the following declaration and acknowledgement before signing it. Once you have signed, the Trustee and MLC Limited (Insurer) intend to rely on the written terms in the declaration and acknowledgement that you give. If you do not understand any of these terms, or if any of these terms do not reflect your understanding of the arrangement, you should contact us on 1300 55 7586 before signing and returning this form.

I wish to arrange for life events cover as indicated above. I declare and acknowledge that:

- it is my responsibility to read and understand the information contained in the *Product Disclosure Statement (PDS)* and the *Insurance Guide* to understand the terms that apply to insurance cover
- I take full responsibility for my choice of insurance cover and have had the opportunity to seek licensed financial advice
- I am aware that for voluntary Total & Permanent Disablement insurance cover the benefit will reduce annually by 20 per cent on and from age 61 years
- I have access to the Trustee's Privacy Policy and agree that any member of the National Australia Bank Group may collect, use, disclose and handle my personal information in a manner set out in the Privacy Policy available at nabgsf.com.au
- none of the representatives of the Trustee or MLC Limited (Insurer) is authorised to make specific recommendations or give specific advice concerning my selection of insurance cover, and
- the level of cover I have chosen is subject to any restrictions, limitations and adjustments set out in the *Product Disclosure Statement (PDS)*, *Insurance Guide*, insurance policy or the insurer's underwriting terms, as amended from time to time.

Note: The law requires that:

On 1 April 2020: insurance cover must be cancelled if:

- your account balance in this product/fund is less than \$6,000; and
- you have never had an account balance of at least \$6,000 on or after 1 November 2019;

unless you elect in writing that you want to keep your insurance cover, even if your super account balance is less than \$6,000.

From 1 April 2020: if your account balance is under \$6,000 and/or you're under 25 years old you need to elect in writing to have insurance cover.

Completing this form will be considered your written election.

- I elect to be provided with the insurance specified in this application, and for the insured benefit to be provided, even if my account balance in this product/fund is less than \$6,000 and/or I'm under 25 years old.

Your full name (Print in BLOCK LETTERS)

Member's signature

X	Date (DD/MM/YYYY)							
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Please send your completed, signed and dated form, with the documents required for the life event that occurred, to:

Plum Super
GPO Box 63
Melbourne VIC 3001

If you have any questions, please go online or call us on **1300 55 7586** between 8am and 7pm AEST (8pm daylight saving time) Monday to Friday.

Important information and disclaimer

An interest in the MLC Super Fund ABN 70 732 426 024 (Fund) is issued by NULIS Nominees (Australia) Limited ABN 80 008 515 633 AFSL 236465 (Trustee). Plum Super is part of the MLC Super Fund. The information contained in this document is current as at 19 December 2018. Any changes in the law or policy subsequent to this date have not been incorporated in this document. This document has been prepared by the Trustee and contains information that is general in nature. This information may constitute general advice. It has been prepared without taking into account your objectives, financial situation or needs and because of that you should, before acting on the advice, consider the appropriateness of the advice having regard to your objectives, financial situation and needs. It is recommended that you seek advice from a financial adviser before acting on the information in this document, and consider the relevant Product Disclosure Statement (PDS) before you make any decisions about your superannuation. To obtain a copy of the relevant PDS please call us on 1300 55 7586. The Trustee does not accept any liability whatsoever for any decision that is made on the basis of or in reliance of the information contained in this material.

The Trustee is not a Registered Tax Agent and any tax information is of a general nature and should not be relied upon to determine your personal tax situation. It is recommended that you consult a professional tax adviser who is a Registered Tax Agent about your personal circumstances.

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