

Essential Super

Save form



Reinstatement of insurance cover on a low balance account

Print form



Please phone us on 13 4074 with any enquiries.

Please complete this form using **BLACK INK** and print well within the boxes in **CAPITAL LETTERS**. Start at the left of each answer space and leave a gap between words.

Use this form to reinstate your insurance cover if your insurance cover was cancelled because your super account balance was less than \$6,000. The completion of this form will also ensure that your cover is not cancelled if your account becomes inactive in the future (i.e. no money, contributions or rollover is received into your account for 16 consecutive months). Please return the completed reinstatement form within 90 days from the date of your cancellation correspondence, sent by us.

1 Member details

Essential Super account number

If you do not know your account number, please fill in your details below.

Title Mr Mrs Miss Ms Other

Full given name(s)

Surname

Date of birth*

Postal address

Unit number Street number Street name

Suburb State Postcode

Country

New postal address

Unit number Street number Street name

Suburb State Postcode

Country

Daytime phone number

Email address



2 Reinstatement of insurance cover and election to hold insurance cover

A Reinstatement of insurance

I instruct the trustee to reinstate the insurance cover that I held in my account.

I understand that:

- 'reinstatement' of insurance cover means that my insurance cover will be treated as if it had never been cancelled
- my insurance cover will be reinstated, as long as:
 - the trustee receives this form within 90 days from the date of your cancellation correspondence, sent by us
 - there is enough money in my account to pay the premiums for the period since the date my insurance cover was cancelled
- if my cover is reinstated:
 - premiums will be deducted from my account to pay for insurance cover (which will be backdated to the date that my cover was cancelled). The premiums will reduce my super balance.
 - I will be eligible to claim for any insured event that has occurred since the date my cover was cancelled, subject to the terms of the insurance policy

B Election to take out and maintain insurance on a low balance or inactive account

- I elect to take out and maintain insurance cover in my superannuation account even if my account balance is less than \$6,000 or I am under the age of 25. I understand that this election applies to insurance cover that I held in my superannuation account at the time my cover was cancelled because my account balance was less than \$6,000.
- I elect to take out and maintain insurance cover in my superannuation account even if my account does not receive a contribution or rollover for 16 consecutive months. I understand that this election applies to any insurance cover that I may hold in my superannuation account from time to time, including death cover, total and permanent disablement cover, and salary continuance insurance cover;

I understand that:

- I can cancel or reduce my insurance cover at any time
- my cover may end in circumstances set out in the Product Disclosure Statement (for example, if there are insufficient funds in my account to pay for my insurance premiums)
- by keeping the insurance cover, future premiums will continue to be deducted from my account and may reduce my super.

If this form is signed under Power of Attorney, the Attorney declares that they have not received notice of revocation of that power (a certified copy of the Power of Attorney should be submitted with this form unless we have already sighted it).

Signature of member

Print name

Date signed



Please mail the completed form to:

Essential Super,
Reply Paid 86495, SYDNEY NSW 2001
or Upload a scanned copy on NetBank.

Bank Use only

This form should not be accepted or processed at branch.

Please mail to: Essential Super, Reply Paid 86495, Sydney NSW 2001 or contact 13 4074

Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531 (AIL) is the Trustee of Essential Super ABN 56 601 925 435 and the issuer of interests in Essential Super. Essential Super is distributed by the Commonwealth Bank of Australia ABN 48 123 123 124, AFSL 234945 (the Bank). Colonial First State (CFS) is Superannuation and Investments HoldCo Pty Limited ABN 64 644 660 882 (HoldCo) and its subsidiaries which include AIL. The Bank holds an interest in CFS through its significant minority interest in HoldCo.

This information is issued by AIL and may include general financial product advice but does not consider your individual objectives, financial situation, needs or tax circumstances, and so you should consider the appropriateness of the advice having regard to your circumstances before acting on it. The Target Market Determination (TMD) for Essential Super can be found at cfs.com.au/tmd and includes a description of who the financial product is appropriate for and any conditions on how the product can be distributed to customers. You should read the Product Disclosure Statement (PDS) and the Reference Guides for Essential Super carefully and consider whether the information is appropriate for you before making any decision regarding this product. Download the PDS and Reference Guides at commbank.com.au/essentialsuper-documents or call us on 13 4074 for a copy. Neither the Bank, AIL, CFS, nor any of their respective subsidiaries guarantee the performance of Essential Super or the repayment of capital by Essential Super. An investment in this product is subject to risk, loss of income and capital invested. An investment in Essential Super is via a superannuation trust and is therefore not an investment in, deposit with or other liability of the Bank or its subsidiaries. Where we mention 'we', 'us' or 'our', we mean AIL.

The insurance provider is AIA Australia Limited ABN 79 004 837 861, AFSL 230043 (AIA Australia). AIA Australia is not part of the Commonwealth Bank Group or CFS. The insurance cover is provided under policies issued to the Trustee. 29293/FS7953/0823