



# Reinstate your insurance cover in super

## Plum Super (Reinstatement form)

Use this form to reinstate your insurance in super when it's been cancelled because your super account balance is less than \$6,000 and/or you're under 25 years old.

To learn more, please see the **Important information about insurance in super** over the page.

**Please note:** If you wish to reinstate your cancelled insurance cover, this form **must be received** by the date set out in your enclosed letter.

### Complete your personal details (please use BLOCK letters)

Member number\*

Date of birth (DD/MM/YYYY)\*

D	D	/	M	M	/	Y	Y	Y	Y
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First name\*

Email address

Last name\*

Phone number

### Your acknowledgement

I understand:

- that I'm choosing to have insurance, even if I'm under age 25 and/or my super account balance is less than \$6,000
- I'll need to meet the eligibility requirements under the insurance policy
- I'll receive the same type and amount of insurance cover held immediately prior to cancellation (including any applicable exclusions, restrictions and/or loadings) from the date of cancellation
- my insurance premiums will be backdated to the date my insurance was cancelled and deducted from my super account
- my insurance premiums will continue to be deducted from my super account to pay for the cost of my insurance and this may reduce my super balance
- my super account needs to have sufficient funds to pay for the cost of my insurance and doesn't become inactive (inactive means, no contributions or rollovers received into your account for 16 months) to maintain my insurance
- I'll be notified, if I don't have enough funds in my account or my account becomes inactive, and
- I can cancel or change my insurance cover at any time.

### Sign and date your declaration

By signing and dating this form, I declare that I have read and understood the information in this form.

Member's signature\*

X	Date (DD/MM/YYYY)*									
	D	D	/	M	M	/	Y	Y	Y	Y

Mandatory fields\*

**Preparation date:**  
1 April 2020

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

**Fund:**  
MLC Super Fund  
ABN 70 732 426 024

Please see **Important information about insurance in super** over the page.

## Important information about insurance in super

The insurance cover that's right for you depends on your personal, family and financial circumstances, as well as your income and lifestyle. You can regularly review your insurance cover so that it continually meets your needs, especially as your circumstances may change.

### What happens if you don't submit this form?

**Your insurance has been cancelled.**

If you decide later that you'd like insurance in super, you'll have to apply for insurance cover and your application will need to be approved by the insurer. As part of applying, you may need to provide some further personal, medical and employment information.

### What happens after you submit this form?

By returning this form by the due date, we'll know that you've chosen to reinstate your insurance in your super account even if you're under age 25 and/or your account balance is under \$6,000. Provided you meet the eligibility requirements, we'll write to you, confirming we've received your form and provide you with your insurance details.

### What if you want to make changes or cancel your insurance?

If you want to make any changes to your insurance, like change, cancel, or reduce your level of cover, please call us or speak to your financial adviser.

For further details about eligibility requirements see the relevant **Insurance Guide**, which is part of the relevant **Product Disclosure Statement (PDS)**.

## Once you're done

You can send us a photo or a scan of your completed form to **service@plum.com.au**

or

You can mail the form to us at  
Plum Super  
GPO Box 63  
Melbourne VIC 3001



## Contact us

If you have any questions, please speak to your financial adviser who can help you respond to any changes to laws on super, social security and other retirement issues. Or call us on **1300 55 7586** between 8am and 7pm (AEST) Monday to Friday (8pm daylight savings time).

### Visit our website

For more information about insurance in your super visit or log in to **plum.com.au/superinsurance**

### More information about super and insurance

Visit the Australian government website: **moneysmart.gov.au**

The information in this document is general information only and doesn't take into account your objectives, financial situation or needs. Because of that, before acting on this information, you should consider its appropriateness, having regard to your objectives, financial situation and needs, plus consider the relevant *Product Disclosure Statement* and relevant *Insurance Guide*. We recommend you obtain financial advice tailored to your own personal circumstance. NULIS Nominees (Australia) Limited (NULIS) is the trustee of the MLC Super Fund and is part of the National Australia Bank (NAB) Group of Companies. Insurance is provided by the insurer under the policy issued by the insurer and subject to terms and conditions. Where insurance cover is provided through policies issued by MLC Limited to NULIS, please note that MLC Limited is part of the Nippon Life Insurance Group and not a part of the NAB Group of Companies and MLC Limited uses the MLC brand under licence. An interest in the MLC Super Fund, including interests arising from insurance cover, doesn't represent a deposit or liability with the NAB or other related bodies corporate of NAB nor is it guaranteed by NAB.