

Changing your default options

Accumulation 1 - form



You can update some of these options by logging into your account - it's quick and easy. If you'd prefer to use this form, please return it directly to UniSuper (not your employer).

WHO SHOULD USE THIS FORM?

If you're a new UniSuper Accumulation 1 member and you'd like to change your account's default settings, you can use this form to:

- provide us with your tax file number (TFN)
- choose how to invest existing and future contributions to your account
- opt out of receiving default death and/or Total and Permanent Disablement (TPD) cover in the future
- elect death and/or TPD cover
- convert unitised death and/or TPD cover to fixed cover
- elect to receive Income Protection cover
- nominate non-binding beneficiaries.

Your employer will set your account up for you. We'll send you welcome information with your membership details once your account has been opened.

BEFORE COMPLETING THIS FORM

Read the PDS and information documents that form part of the PDS to ensure you understand the benefits and risks associated with membership, as well as your options as a UniSuper member.

There are important insurance considerations for your account. The *Insurance in your super* document outlines these.

If you have joined the Accumulation 1 product as a result of a successor fund transfer, refer to the PDS and documents provided to you as part of the transfer.

TRANSFERRING SUPER FROM ANOTHER FUND

Once your account has been opened, you can transfer super from other super funds into your account by logging in at unisuper.com.au. It's quick and easy. Or, you can complete the *Combine my super (full rollover)* form available on our website. If you have insurance with another fund that you'd like to transfer to UniSuper, you must do this before you combine your super. We can't accept applications to transfer insurance after your other account has closed. You can apply to transfer your insurance to UniSuper within your online account or you can complete the *Transfer of insurance cover* form.

UNDERSTANDING THE RISKS

You should understand the risks and other implications of selecting your investment options. Read the *How we invest your money* and *How super works* documents before completing this form. We recommend you consult a qualified financial adviser before making any investment decisions.

SECTION 1

MEMBER DETAILS

► If you are not completing this form digitally, please complete in BLACK or BLUE BALL POINT PEN using CAPITAL letters. Cross (X) where required. All fields in SECTION 1 are mandatory.

Existing member number (if known)

Title

Mr Mrs Ms Dr Professor Other

Surname

Given name(s)

Date of birth (DD/MM/YYYY)

Gender Male Female



SECTION 1 CONTINUED

Daytime contact number		
Email address		
Employer		
Residential address (not PO Box)		
Suburb/Town		
State	Postcode	
Country (if not Australia)		
Is your postal address different from your residential address?	<input type="checkbox"/> No. Go to SECTION 2. <input type="checkbox"/> Yes. Please provide your postal address below.	
Postal address (PO Box if applicable)		
Suburb/Town		
State	Postcode	
Country (if not Australia)		

SECTION 2 TAX FILE NUMBER

You don't have to provide your TFN. However, if we don't have your TFN, you may pay more tax than you need to and we'll be unable to accept your non-concessional (after-tax) contributions.

If you've already provided your TFN to your employer, there's no need to provide it again.

See the PDS and the *How super works* document for more information.

Your TFN

Please read the important information about providing your TFN at [unisuper.com.au/tfn](https://www.unisuper.com.au/tfn). You can also request a copy of this information by calling **1800 331 685**.

SECTION 3 YOUR FUTURE CONTRIBUTIONS STRATEGY

You can choose to invest future contributions in either a single investment option or a mix of investment options. Make your investment choice below. The total must equal 100% and each nomination must be in whole numbers.

If you don't make an investment choice, we'll automatically invest your account in the Balanced (MySuper) investment option. Before making an investment choice, refer to the PDS and the *How we invest your money* document.

It's quicker to make your investment choice online. Simply log in to your account and go to the Investments section. If you would prefer to complete this form, then we must receive it within 30 days of it being signed and dated.

Sector investment options are generally single asset class options that are less diversified and not intended to be used in isolation, but combined with other investment options to build a diversified portfolio. For example, the Australian Dividend Income option might have an exposure to as few as 20 entities, and the Global Companies in Asia option as few as 30 entities. In comparison, the Balanced option has an exposure to over 2,000 entities.

If you choose to only invest in a Sector option you may be exposed to more risk and may miss out on the benefits of the balance between risk and return offered by a Pre-Mixed option.

Pre-Mixed	Conservative	<input type="text"/>	%
	Conservative Balanced	<input type="text"/>	%
	Balanced (MySuper)	<input type="text"/>	%
	Sustainable Balanced	<input type="text"/>	%
	Growth	<input type="text"/>	%
	High Growth	<input type="text"/>	%
	Sustainable High Growth	<input type="text"/>	%
Sector	Cash	<input type="text"/>	%
	Australian Bond	<input type="text"/>	%
	Australian Income	<input type="text"/>	%
	Listed Property	<input type="text"/>	%
	Australian Shares	<input type="text"/>	%
	International Shares	<input type="text"/>	%
	Global Environmental Opportunities	<input type="text"/>	%
	Australian Dividend Income	<input type="text"/>	%
	Global Companies in Asia	<input type="text"/>	%
	Total	100	%

SECTION 3A YOUR EXISTING ACCOUNT BALANCE

If contributions are made into your account before we receive this form, we'll invest them in the default Balanced investment option (unless you've instructed us otherwise).

Select this box if you don't want the existing account balance switched to the investment option(s) you've chosen in SECTION 3.

If you don't select the box, we'll switch your existing account balance over to the investment option(s) you've chosen in SECTION 3. Refer to the *How we invest your money* document for when switches are effective.

SECTION 4 INSURANCE COVER

If you don't automatically receive insurance cover, you can still opt in to receive up to three units of Death and TPD cover without needing to provide evidence of your health to our Insurer, subject to eligibility. (If you're aged 70 to 74, you're only eligible for Death cover.)

To opt in to receive this cover, we must receive this completed form within 180 days of the date you were first eligible to join UniSuper.

Have you joined UniSuper through commencing employment with a participating UniSuper employer or standard employer sponsor in the last 180 days?

- No. You can't make changes to your existing insurance cover on this form. If you'd like to apply or make changes to your cover, use the relevant form available at unisuper.com.au/forms. Go to SECTION 5.
- Yes. Continue.

If you don't complete this section and are otherwise eligible to receive default Death and TPD cover, we may automatically provide it to you in the future. We'll only do this if we receive an employer contribution to your account, and on that date:

- you're aged 25 or over, and
- your account balance is \$6,000 or more.

Would you like to opt out of ever automatically receiving insurance cover in the future when you meet the above conditions?

- Yes. (This decision will apply even if you leave UniSuper and re-join, provided your member number doesn't change.) Go to SECTION 4A.
- No. Continue.

Would you like to opt in to receiving Death and TPD insurance cover?

- Yes. Continue.
- No. Go to SECTION 4A.

Have you had a claim for a terminal illness benefit admitted, or are you eligible to receive, a terminal illness benefit?

- Yes. You're not eligible for Death or TPD insurance cover. Go to SECTION 4A.
- No. Continue.

If you're eligible to receive default cover and don't complete this section, you'll receive, and pay for, default cover.

If you elect "None", we'll cancel any default cover you may have from the date we receive this form.

What is the **total** number of units of Death cover you would like to receive? (select one box only)

Death cover None 1 2 3

Have you had a claim for a TPD benefit admitted, or are you eligible to receive, a TPD benefit?

- Yes. You're not eligible for TPD cover.
- No. What is the **total** number of units of TPD cover you would like to receive? (select one box only)

TPD cover None 1 2 3

We provide Death and TPD cover as unitised cover, but you can convert it to fixed cover if you want to. To find out more about fixed cover, read the *Insurance in your super* document at unisuper.com.au/pds.

Would you like to convert your unitised Death and/or TPD insurance cover to fixed cover?

- Yes. You won't be able to convert back to unitised cover in future.
- No

SECTION 4A INCOME PROTECTION INSURANCE

As a new UniSuper member, you may be eligible for Income Protection cover—of up to \$2,300 per week (or \$9,967 per month)—without having to provide evidence of your health to our Insurer. In the event of a successful claim, you'll receive a monthly benefit that's the lesser of:

- 85% of your monthly pre-disability income (including up to 10% paid as a super contribution), and
- your approved level of cover at the time of the claim, less any deductions made in accordance with the policy terms.

Would you like Income Protection cover?

- No. Go to SECTION 5.
- Yes. Complete all questions in this section.

The Income Protection cover you can elect to receive on this form will have a benefit payment period of two years and a waiting period of 90 days. To determine your eligibility, complete the following questions.

Are you actively performing (or capable of actively performing) all the normal duties of your usual occupation on a full-time basis, free from any limitations due to injury and/or illness or are you on employer-approved leave for reasons other than illness and/or injury today?

- Yes.
- No. You're not eligible for Income Protection cover. Go to SECTION 5.

Are you entitled to, or are you receiving, income support benefits relating to illness and/or injury from any source including, but not limited, to workers' compensation benefits, statutory transport accident benefits and disability income benefits?

- No.
- Yes. You're not eligible for Income Protection cover. Go to SECTION 5.

Is your usual occupation an excluded occupation? See the 'Exclusions and special conditions' section of the *Insurance in your super* document for a list of excluded occupations.

- No.
- Yes. You're not eligible for Income Protection cover. Go to SECTION 5.

How many units of Income Protection cover would you like? (One unit is equal to \$100 per week or \$433 per month.)

- Units (up to a maximum of 23 units)

If you want to apply for more than 23 units, a longer benefit payment period and/or a shorter waiting period, use the *Application for insurance at UniSuper* form—available at [unisuper.com.au/forms](https://www.unisuper.com.au/forms). You'll need to provide evidence of your health as part of the application and the Insurer will need to approve it. The Insurer may also apply restrictions, exclusions, loadings or other terms and conditions to your cover. See the 'Exclusions and special conditions' section of the *Insurance in your super* document for more information.

Which type of beneficiary nomination is right for you?

A non-binding nomination allows you to nominate who you'd prefer your benefit to be paid to if you die. However, this nomination is not binding on the Trustee.

With a binding death benefit nomination, the Trustee must pay your benefit to your nominated dependants and/or legal personal representative, provided the nomination is valid and in effect at the date of your death.

SECTION 5 NON-BINDING BENEFICIARY NOMINATION

This section is for non-binding beneficiary nominations. If you'd like to make a binding death benefit nomination, you will need to complete the *Binding death benefit nomination* form available at [unisuper.com.au/forms](https://www.unisuper.com.au/forms) and continue to SECTION 6 of this form without completing this SECTION 5.

The total percentage of benefit nominations must add up to 100%. See the *How super works* document for more information about who you can nominate as a beneficiary.

Beneficiary 1

Surname

Given name(s)

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What is the beneficiary's relationship to you? (Select one box only)

- Spouse Child Financially dependent
 Interdependency relationship Legal personal representative (estate)

Percentage

 %

Beneficiary 2

Surname

Given name(s)

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What is the beneficiary's relationship to you? (Select one box only)

- Spouse Child Financially dependent
 Interdependency relationship Legal personal representative (estate)

Percentage

 %

Beneficiary 3

Surname

Given name(s)

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What is the beneficiary's relationship to you? (Select one box only)

- Spouse Child Financially dependent
 Interdependency relationship Legal personal representative (estate)

Percentage

 %

Beneficiary 4

Surname

Given name(s)

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What is the beneficiary's relationship to you? (Select one box only)

- Spouse Child Financially dependent
 Interdependency relationship Legal personal representative (estate)

Percentage

 %

Note: If you wish to nominate more than four beneficiaries, please provide the same details for each additional beneficiary on a separate piece of paper.

The paper must be signed and dated in the same manner as this form and you must ensure that the total percentage of benefit nominations adds up to 100%.

SECTION 6**MEMBER DECLARATION AND SIGNATURE**

- Please read this declaration before you sign and date your form.
- I declare the information I've given on this form is true and correct.
 - If I've provided my TFN in SECTION 2, I understand the circumstances in which my TFN may be collected and used and I agree my TFN may be used for all super purposes. See the *How super works* document available from unisuper.com.au/pds for more information.
 - I acknowledge that I can read about the type of member for whom the product has been designed in the Target Market Determination available at unisuper.com.au/pds.
 - I acknowledge that I've received, read and understood the information in the Accumulation 1 PDS, and the important information documents that form part of the PDS, and I understand that:
 - I've read SECTION 4 and understand I may not receive Death and TPD insurance cover when joining UniSuper but I can choose to elect cover (where eligible)
 - I've read and understood my 'duty to take reasonable care' in the *Insurance in your super* document
 - if I don't make an investment choice, my contributions will be automatically invested in the Balanced option, which is the Fund's MySuper investment option
 - any direction to the Trustee to invest in—or redeem an amount from—the Balanced investment option represents my consent to acquire or dispose of an investment in the Fund's MySuper option
 - if my form is received after contributions have been processed to my account, unless I instruct otherwise, these contributions will be switched from the default investment option to the investments I've chosen as at the date the form is received
 - taxes, fees, charges and costs apply
 - information in this PDS may change from time to time and any updates will be available online at unisuper.com.au/pds.
 - I understand that UniSuper intends to provide me with important documents relating to my super by making them available digitally (e.g. as a hyperlink in an email or through my online account). I acknowledge that UniSuper will use the most recent email address according to UniSuper's records, and that I can opt out of this method of disclosure at any time by contacting UniSuper on **1800 331 685**.
 - I understand the investment instructions I've made in SECTIONS 3 and 3A of this form won't be processed if UniSuper receives the form more than 30 days from the date I sign and date it.
 - I acknowledge that I've read and understood the privacy information in the PDS and consent to my personal information being used in accordance with *UniSuper's Privacy Statement and Privacy Policy*.

Signature

Date

<input type="text"/>	<input type="text"/>	<input type="text"/>
DD	MM	YYYY

Need help?

For more information:

- email enquiry@unisuper.com.au
- call **1800 331 685**.

Return your form

- via email to enquiry@unisuper.com.au, or
- via mail to UniSuper, Level 1, 385 Bourke Street, Melbourne VIC 3000

PRIVACY STATEMENT

UniSuper is committed to protecting your personal information in accordance with privacy law obligations. The information that you provide to UniSuper on this form is collected and used in accordance with our Privacy Policy which can be found online at unisuper.com.au/privacy. If you have any privacy related questions, please call **1800 331 685**.

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