

Reinstate and Keep My Insurance Cover

Use this form where the insurance cover that you accessed through your super account has been cancelled because your super account was inactive for a continuous period of 16 months.

Before you complete this form please read the **Key Considerations** overleaf.

Please note: If you wish to reinstate your cancelled insurance cover using this form, it **must be received** within 30 days of your insurance cancellation date as stated on the Lapse Notice you received from MLC Limited (the Insurer), (otherwise additional requirements will apply).

Reinstate and keep your insurance cover in 3 simple steps:

Tick the 'Yes' box and sign below

Complete and return the form by email or post

We'll write to you confirming your request

Did you know?

You can send us a photo of your completed form to premiumchoice@investinfo.com.au

Step 1

Step 2

Step 3

1. Your details

Account number

Date of birth (DD/MM/YYYY)

First name

Last name

Email address

Phone number

2. Do you want to reinstate and keep your insurance cover?

Yes, I want to reinstate and keep my insurance cover through my super account.

3. Your declaration

By completing and signing this form, I understand:

- The same type and amount of insurance cover held immediately prior to cancellation, including any applicable exclusions, restrictions and/or loadings will be reinstated, from the date of cancellation,
- I am electing to keep my insurance cover, even if in the future my super account doesn't receive a contribution or rollover for a continuous period of 16 months,
- Insurance premiums will be backdated to the date of cancellation and deducted from my super account,
- I understand that I must have sufficient funds in my super account to cover my insurance premiums for the reinstatement to be processed,
- I will be notified if I have insufficient funds and prior to any insurance cancellation, and
- I can cancel or change my insurance cover at any time.

Member's signature

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

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

Service:
PremiumChoice Retirement Service
ABN: 40 749 285 132

4. Send your form to

Please mail, email or fax your completed, signed and dated form to:

PremiumChoice Client Services

GPO Box 1610

MELBOURNE VIC 3001

Email: premiumchoice@investinfo.com.au

Fax number: (03) 9869 1595

If you have any questions, please speak with your financial adviser, call us on **1300 880 054** Monday to Friday between 8.00 am and 6.00 pm (AEST/AEDT) or visit investinfo.com.au/premiumchoice

Important information about your insurance

Key considerations

- To maintain your insurance cover, you'll need to have sufficient funds in your super account to pay for your insurance premiums.
- Insurance premiums will reduce your super balance. This is important to consider, particularly if your super account isn't receiving regular contributions.
- The insurance cover that's right for you depends on your personal, family and financial circumstances. You can regularly review your insurance so that it continues to meet your needs, especially as your circumstances change.
- If you have Income Protection elsewhere, it may impact your ability to claim benefits under this Income Protection policy (if applicable).

How to reinstate your insurance cover

Complete the **Reinstate and Keep My Insurance Cover** form and return it by:

- Email scanned copy (or photo)
- Mail

This form must be received within 30 days of the cancellation date if you wish to reinstate your cover (otherwise additional requirements will apply).

The Insurer will write to you confirming that your insurance cover has been reinstated.

What if you don't do anything?

Your insurance will remain cancelled. It's often not easy to re-apply for insurance and your application may not be approved as your circumstances may have changed. As part of re-applying you may need to provide some further medical and employment information.

Contact us

If you require any further information or have queries on your personal insurance needs you can contact us on **1300 880 054** or speak with your financial adviser.

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 **Product Disclosure Statement**. We recommend you obtain financial advice tailored to your own personal circumstance.

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