

Elect to have insurance cover



CHANGES TO INSURANCE LAWS CAME INTO EFFECT ON 1 APRIL 2020

From 1 April 2020, we can only provide standard cover to eligible members if they're age 25 or older and have had at least \$6,000 in their super account, unless they make an election to receive cover earlier. This is due to the government's Putting Members' Interests First (PMIF) laws that aim to ensure super members only hold cover they need or want.

LET US KNOW BEFORE 30 NOVEMBER 2020 IF YOU WANT TO HAVE INSURANCE COVER WITH CARESUPER

Perpetual MySuper members must elect to have insurance cover with us, even if you have already elected to keep your cover under these new laws with Perpetual.

If you complete and return this form by 30 November 2020, cover will be added to your new CareSuper account as long as you meet eligibility conditions. Your cover will be backdated to 30 October 2020 and insurance fees will be calculated from this date. Please refer to your **Insurance Guide** provided by Perpetual in your recent **Significant Event Notice** for further information.

If you do not let us know you want insurance cover by 30 November 2020, cover will not be added to your CareSuper account if your balance has never reached \$6,000 or you're under age 25. Standard cover with us will commence if you meet the eligibility criteria and when you receive your first on-time employer contribution. See your **Insurance Guide** for more information.

MY PERSONAL DETAILS

CARESUPER		
Fund name	Date of birth (DD/MM/YYYY)	Title
Member's full name		
Residential address (required)		
Suburb	State/territory	Postcode
Postal address (if different from above)		
Suburb	State/territory	Postcode
Mobile	Email	



POST THIS FORM

To make sure any cover remains on your account from **30 October 2020**, you must send this form to Perpetual by **30 November 2020**.

BY ELECTING TO HAVE INSURANCE COVER WITH CARESUPER:

- I confirm I want to have standard insurance cover within CareSuper even if:
 - I am under age 25
 - My account balance has never reached \$6,000, or
 - My account is or becomes inactive (including where it has not received contributions or transfers-in for 16 continuous months). I understand I can cancel my cover at any time.
- I understand that the level of cover provided to me will be the cover relevant to my age at the time cover commences.
- I understand that the cost of my insurance cover will be deducted from my investment options based on CareSuper's rules, and I confirm that this election will continue to apply even if I change my investment options
- I understand that if there is not enough in my super account to pay the cost of my insurance, my insurance cover will be cancelled.



Member's signature	Date (DD/MM/YYYY)
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YOU MUST SIGN AND DATE THIS FORM

ONCE YOU'RE DONE

Return this completed form to:

Perpetual
GPO BOX 4171
Sydney NSW 2001