

# Superannuation change details – (insurance)

**Return this completed form to:**

legalsuper  
 Locked Bag 5081  
 Parramatta NSW 2124  
 Phone: 1800 060 312

• **Insurance cover (complete Sections 1, 2, and/or 3 & 4)**

Please use **BLOCK letters and black ink** when completing this form. This form will be invalid if unsigned or undated by the member (see Section 4).

You should obtain and read a copy of the current legalsuper *Superannuation Product Disclosure Statement (PDS)*, *Employer Sponsored Super & Personal Super Additional Information* document and Target Market Determination (TMD) before you complete this form. These documents and all forms that you may require are available free of charge at [legalsuper.com.au](http://legalsuper.com.au) or by calling **1800 060 312** (8am to 8pm [AEST/AEDT] Monday to Friday).

**Why not make these changes online at [legalsuper.com.au](http://legalsuper.com.au)?**

## 1. My details

legalsuper Membership Number

Mr  Mrs  Ms  Miss  Dr  Justice

Surname

Given Names

Date of birth (dd/mm/yyyy)

## 2. Death and TPD insurance cover

legalsuper offers cover for Death, Total and Permanent Disablement (TPD) and Salary Continuance insurance.

### What insurance cover do I have?

Subject to meeting the insurer's eligibility conditions, legalsuper members are provided with either Death & TPD cover or Death Only cover at the Default Cover Level. To check your existing cover you can use MemberAccess or contact us on the number shown on this form.

Before you alter any insurance arrangements you should read the *Superannuation Product Disclosure Statement (PDS)*, *Employer Sponsored Super & Personal Super Additional Information* document and TMD available at our website. We recommend that you also obtain financial advice from a suitably qualified professional.

### Method of application

You are able to apply for increased Death Only or Death & TPD cover by providing the information required and completing the Personal Health Statement online in MemberAccess. Simply access your legalsuper online account and follow the prompts.

Alternatively, you can complete this form, and download and complete a Personal Health Statement, which you can obtain from [legalsuper.com.au](http://legalsuper.com.au)

Applications to increase cover are subject to underwriting approval by legalsuper's insurer. Terms and conditions apply as detailed in the *Superannuation Product Disclosure Statement (PDS)*, the *Employer Sponsored Super & Personal Super Additional Information* document.

### Your insurance request

Members can apply to increase  or decrease  or cancel  their insurance. Tick your selection and provide your instruction below.

### Cancel Death & TPD or Death Only cover

Tick the relevant box if you wish to cancel your existing Death & TPD or Death Only cover. Your cover will be cancelled on the day this form is received by legalsuper.

Death & TPD cover  Death Only cover

**If you wish to either increase or decrease your cover, indicate below the total cover you wish to hold after the change should your application be successful.**

### Fixed cover

Equal Death & TPD  **OR** Death only  TPD only\*   
 \$  \$  \$

Fixed cover is only available as multiples of \$10,000.

### Unitised cover (Employer-sponsored members only)

Equal Death & TPD units  **OR** Death units  TPD units\*

\* For Fixed cover TPD must not exceed the level of Death cover and for unitised cover the number of TPD units should not exceed the number if Death units.

## 3. Salary Continuance cover

Salary Continuance is available in units of cover of \$100 per month (one unit represents \$100 benefit per month) up to a maximum level of cover of \$30,000 per month. The cost of Salary Continuance insurance varies depending on your age and gender, chosen Waiting Period and Benefit Period, and the amount of your cover.

You can apply for cover up to the lesser of:

- a maximum of 75% of your Salary, plus 10.5% Superannuation Contribution Benefit paid into your legalsuper account; and
- \$30,000 per month.

A Waiting Period of 30, 60 or 90 days must be chosen.

### Method of application

You are able to apply for Salary Continuance by providing the information required and completing the Personal Health Statement online in MemberAccess. Simply access your legalsuper online account and follow the prompts.

Alternatively, you can complete this form, and download and complete a Personal Health Statement, which you can obtain from [legalsuper.com.au](http://legalsuper.com.au).

Applications are subject to underwriting approval by legalsuper's insurer. You will be informed of the insurer's decision. Terms and conditions apply as detailed in the *Superannuation Product Disclosure Statement (PDS)*, the *Employer Sponsored Super & Personal Super Additional Information* document and TMD.

### How many units (each unit represents \$100 benefit per month) of Salary Continuance would you like to apply for? (Please tick)

10 units  20 units  30 units  40 units  50 units   
 60 units  70 units  80 units  90 units  100 units   
 Other (please specify units, up to a maximum of 300 units)

### Which Waiting Period do you want to choose?

30 days  60 days  90 days

The Waiting Period is the number of consecutive days that must elapse during which you must be totally or partially disabled before you are eligible to receive Salary Continuance benefits.

### Which Benefit Period do you want to choose?

2 years  5 years  to age 60  to age 65

### What is your gross salary inclusive of superannuation?

\$  per annum

### Cancel Salary Continuance

**Tick this BOX** if you wish to cancel your existing Salary Continuance cover. Your cover will be cancelled on the day this form is received by legalsuper.

## 4. Declaration

The personal information that you have provided on this form will be used by legalsuper to change your account in accordance with your instructions. If you do not complete the sections as detailed on page one, the Trustee will not be able to change the details as you have requested.

Information about how legalsuper uses and discloses the personal information that you provide is contained in the Fund's *Privacy Policy*. To access the Fund's Policy and your personal details or to make an enquiry about any aspect of your Fund membership, please call legalsuper on **1800 060 312** (8am to 8pm [AEST/AEDT] Monday to Friday), visit legalsuper's website at **legalsuper.com.au** or write to legalsuper at Locked Bag 5081, Parramatta NSW 2124.

I acknowledge that:

- (i) I have read the legalsuper *Superannuation Product Disclosure Statement (PDS)*, *Employer Sponsored Super & Personal Super Additional Information* document and TMD.
- (ii) legalsuper will not implement any request to increase any insurance cover until this is accepted by legalsuper's insurer.
- (iii) legalsuper is not responsible for any delays in implementing my instructions.
- (iv) If I have applied for additional or new insurance cover in section 2 or 3, I have attached a Personal Health Statement.
- (v) I understand that legalsuper will confirm my instructions in writing.

I acknowledge that I should seek independent professional financial advice if I need assistance.

Member's signature

Date (dd/mm/yyyy)

**Please send the original of this form to:**

legalsuper  
Locked Bag 5081  
Parramatta NSW 2124