

Defined Benefit Division/ Accumulation 2 – changing your default options form

Who should use this form?

DBD and Accumulation 2 members can use this form to:

- update their future contributions strategy (SECTION 3)
- update the investment of their current contributions/rollovers (SECTION 3A)
- convert any unitised insurance cover held to fixed cover (SECTION 5)
- make a non-binding beneficiary nomination (SECTION 6)

DBD members can also use this form to:

- apply for additional default Death and TPD insurance of up to a total of 3 units (SECTION 4)

- any accumulation contributions to your account will be invested in the Balanced (My Super) investment option if you haven't chosen an investment strategy, and
- any Income Protection cover you have through UniSuper ceases
- Death and Total and Permanent Disablement (TPD) cover already in place continues with any existing restrictions, loadings or exclusions. If you haven't already elected, received, or opted out of default cover, where eligible you'll receive one unit of Death and TPD cover, and
- Inbuilt benefits are automatically provided and a three-year pre-existing condition exclusion period applies.

If you wish to change any of these arrangements once you've opted into the DBD, complete this form and return it to us. Please allow at least two weeks after the date you want to opt into the DBD before submitting this form.

You have two years from the date you join the DBD to decide whether you'd like to remain in it or move to Accumulation 2. Once you've made your decision, you can't change your mind.

The information you provide on this form will also apply to your Accumulation 2 membership, should you choose to transfer. Read more about the difference between the DBD and Accumulation 2—including how to transfer—in the PDS and at unisuper.com.au.

If you're joining, transferring, or are an existing DBD/ Accumulation 2 member, please also note:

- If you wish to reduce your default member contributions complete the *Change my default member contributions* form and return it to your employer.
- If you've previously reduced your default member contributions and have started a new job with a new employer, make sure you let them know your rate.
- This form only allows you to make changes to insurance cover you may have received when you joined UniSuper. You can also apply to make changes to insurance cover online or by completing the *Application for insurance at UniSuper or Changing your insurance cover* form at unisuper.com.au.

BEFORE COMPLETING THIS FORM

Read the *Defined Benefit Division and Accumulation 2 Product Disclosure Statement (PDS)*, including their incorporated by reference documents, to ensure you understand the benefits and risks associated with membership, as well as your options.

JOINING UNISUPER OR TRANSFERRING MEMBERSHIP

Depending on the terms of your employment, you may be eligible to opt in to become a Defined Benefit Division (DBD) member.

If you're not already a DBD or Accumulation 2 member and you're eligible, you have two years to opt into the DBD from the commencement of your DBD eligible employment. Your employer can let you know if you're eligible.

When you've opted into the DBD:

- you'll become a DBD member from the commencement date of your next pay period
- you'll start making default member contributions of 7% of your salary (after tax)

SECTION 1 MEMBER DETAILS

▶ 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			
Employment start date (DD/MM/YYYY)			
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 (TFN)

If we don't have your TFN, you may pay more tax than you need to and UniSuper will be unable to accept your non-concessional (personal 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 that information, free of charge, by calling **1800 331 685**.

* In order to join the Defined Benefit Division it is compulsory to provide your TFN.

SECTION 3 FUTURE CONTRIBUTIONS STRATEGY

If you're an existing UniSuper member, only complete this section if you wish to change your future contributions strategy. Any super transferred from other funds (rollovers) will also be allocated according to your future contributions strategy, unless you've already elected a rollover strategy.

To change your rollover strategy or the way your existing accumulation account/component is invested, log in to your account at unisuper.com.au.

For your accumulation component or account, you can choose a single investment option or a mix of investment options. All future contributions will then be invested in line with these instructions. **The total must equal 100% and each nomination must be in whole numbers.** If you've transferred to the Defined Benefit Division/Accumulation 2 from Accumulation 1 or a Personal Account and you haven't provided a new future contributions strategy, then any contributions received into your new account will be invested as per your existing future contributions strategy.

You should understand the risks and other implications of selecting your investment options. Read the PDS and the latest *How we invest your money* document for more information before completing this form. We recommend you consult a qualified financial adviser before making any investment decisions.

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	%

Sector options are generally less diversified and are not intended to be used in isolation. They're intended to be combined with other investment options to build a diversified portfolio.

For example, the Australian Dividend Income option might have exposure to as few as 20 entities, and the Global Companies in Asia option as few as 30 entities compared to the Balanced option which 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.

SECTION 3A CURRENT CONTRIBUTIONS/ROLLOVERS

Any contributions and/or rollovers already made to your account will be invested in our default Balanced investment option (unless you've instructed us otherwise). When we receive this form, we'll switch those contributions and/or rollovers over to the investment option(s) you've chosen in SECTION 3, as at the date we process the form.

Select this box if you'd like the contributions and/or rollovers already made to your account to remain invested in the default Balanced investment option.

SECTION 4 DEATH AND TPD INSURANCE - DBD MEMBERS

If eligible, you'll automatically receive one unit of Death and TPD cover—known as default cover—when you join the DBD. **If you're eligible to receive default cover and you don't complete the CANCELLING YOUR DEFAULT COVER section below, you'll retain, and pay for, default cover.**

If eligible, you can elect to receive additional default cover up to a total of three units without providing health evidence to our Insurer. We need to receive your additional default cover election within 180 days of the date your default cover commenced.

If you reduced your default member contributions when you joined UniSuper as a DBD member but would still like to receive cover without underwriting, we must receive:

- this form within 60 days of you joining, and
- a contribution or rollover into your accumulation component within 120 days of you joining.

See the PDS and the *Insurance in your super* document at unisuper.com.au/pds for more information.

CANCELLING YOUR DEFAULT COVER

Please cancel my: Death cover TPD cover

Your insurance cover will cease on the day we receive your request.

Note: If you have Death and TPD cover, and cancel only the Death cover, then you will have TPD-only cover. If you cancel only the TPD cover, then you will have Death-only cover.

ELECTING DEFAULT AND/OR ADDITIONAL DEFAULT COVER

What is the total number of units of **Death cover** you wish to receive? (select 1 box only)

1 2 3

Have you previously made, or are you currently eligible to receive, an insured total and permanent disablement claim?

Yes. Go to SECTION 5

No. What is the total number of units of **TPD cover** you wish to receive? (select 1 box only)

1 2 3

SECTION 5 CONVERTING UNITISED INSURANCE COVER TO FIXED COVER

If you're under age 61, you have the option to convert your Death and TPD insurance cover to fixed cover. This is a once-only election and you won't be able to elect unitised cover in the future. (Read the *Insurance in your super* document at unisuper.com.au/pds for more information on fixed cover.)

Would you like to convert unitised insurance cover to fixed cover?

Yes. If you're an existing member and already have Death and/or TPD insurance, your request will take effect when we receive your form.

No

SECTION 6**NON-BINDING BENEFICIARY NOMINATION**

You can make two types of beneficiary nomination: a non-binding beneficiary nomination and a binding death benefit nomination.

You can only make a non-binding beneficiary nomination on this form.

See the PDS for more information about the two types of beneficiary nominations and who you can nominate.

Which type of beneficiary nomination would you like to make? (Select one box only)

Non-binding beneficiary nomination

Make your nominations below.

Binding death benefit nomination

You need to complete a *Binding death benefit nomination* form, available from unisuper.com.au/forms or by calling **1800 331 685**. Continue to SECTION 7.

NON-BINDING BENEFICIARY NOMINATIONS

Please nominate your non-binding beneficiaries. *The total percentage of benefit nominations must add up to 100%. A non-binding beneficiary nomination is not binding on the Trustee, but will be taken into account when determining who receives your death benefit.*

Beneficiary 1

Surname

Given names

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 names

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 names

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 names

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

Spouse Child Financially dependent

Interdependency relationship Legal personal representative (estate)

Percentage

 %

SECTION 7 MEMBER DECLARATION AND SIGNATURE

➤ Please read this declaration before you sign and date your form.

- I declare the information I have 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.
- I acknowledge that I've read and understood the information in this PDS and the *How we invest your money*, *Insurance in your super* and *How super works* documents, and understand that:
 - I will receive and start to pay for one default unit of Death and TPD insurance cover (if I'm eligible), and that I may choose to cancel or purchase additional cover.
 - I won't automatically receive default Death and TPD cover if upon joining the DBD I reduce my default member contributions or if my employer contributes at the rate of 14%.
 - insurance premiums will be payable until my cover is cancelled.
 - if I elect to cancel the cover I automatically receive when I join the DBD, this cover will be cancelled on the day UniSuper receives this form.
 - 'Your duty to take reasonable care' information in the *Insurance in your super* document applies.
 - taxes, fees, charges and costs apply.
- I acknowledge that I can read about the types of members for whom each investment option within Accumulation 2 has been designed in the Target Market Determination, available at unisuper.com.au/pds.
- I understand that UniSuper intends to provide me with regulatory documents such as PDSs, Benefit Statements and Significant Event Notifications by making them available digitally (e.g. as a hyperlink in an email).
- I acknowledge that UniSuper will use the email address provided in SECTION 1 of this form and any subsequent email address provided, and 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 SECTION 3 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 have read and understood the privacy information in the PDS and consent to my personal information being used in accordance with UniSuper's Privacy Policy.

Signature

Date

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

For further information

If you need further information:

- call us on **1800 331 685**, or
- visit our website at unisuper.com.au.

Return your form to:

Email: enquiry@unisuper.com.au
Post: 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**.