THIS IS AN INTERACTIVE FORM

# FirstChoice Employer Super Reduce or Cancel Insurance Cover



SAVE FORM

**PRINT FORM** 

You can use this form to reduce or cancel your insurance cover held in your
FirstChoice Employer Super account, or you can make this change in the Insurance
Portal by logging into FirstNet or the CFS app.

If you want to reduce your insurance cover, please complete Sections 1 and 2.

If you want to cancel your insurance cover, please complete Sections 1 and 3.

Please complete this form using BLACK INK and print well within the boxes in CAPITAL LETTERS Start at the left of each answer space and leave a gap between words.

Please complete and sign this form and return to us via:

ePost: upload a scanned copy via FirstNet (our secure online account portal) or

Post: Colonial First State Reply Paid 27 Sydney NSW 2001

1 ACCOUNT DETAILS		
Fields marked with an asterisk (*) must be completed		
FirstChoice Employer account number*		
065		
If you do not know your account number, please fill in your details below.		
Title	Date of birth*	
Mr Mrs Miss Ms Other	dd/mm/yyyy	
Given name(s)*		
Surname*		
Employer name		
Postal address		
Unit Street Street		
number name		
Suburb	State	Postcode
Country		

Avanteos Investments Limited ABN 20 096 259 979 (referred to as Colonial First State or the Trustee) is the Trustee of Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557 and issuer of FirstChoice range of super and pension products.

Insurance cover is provided by AIA Australia Limited ABN 79 004 837 861 under policies issued to the Trustee.

## 2 REDUCE INSURANCE COVER

I want to reduce my cover to the new amount nominated below

Type of Insurance cover	New amount of Insurance cover		
Death cover including Terminal Illness cover <sup>1</sup>	\$		
Total and Permanent Disablement (TPD) cover <sup>1</sup>	\$		
Salary Continuance Insurance (SCI) cover	\$ can this sit above next to the box		

1 Total and Permanent Disablement (TPD) cover amount cannot exceed the Death cover amount.

## And/or

 I want to increase my waiting period and/or shorten my benefit period for my Salary Continuance Insurance (SCI) cover

 Waiting period
 Benefit period

 60 Days
 2 Years

 90 Days
 5 Years

**Note:** If you want to reduce your waiting period or request a longer benefit period, you'll need to complete an insurance application by logging into FirstNet or the CFS app. Cover is subject to the insurer's acceptance.

# **3** CANCEL INSURANCE COVER

I want to cancel all insurance cover

#### OR

I want to cancel the specific insurance cover selected below:

Death cover including Terminal Illness cover (note if you wish to keep TPD cover, you cannot cancel Death cover)

Total and Permanent Disablement (TPD) cover

Salary Continuance Insurance (SCI) cover

Note: When cancelling cover it is recommended that you do not cancel existing cover until any replacement cover you are arranging is in place.

## **4** DECLARATION

If I have requested that my cover be reduced or I have requested that some, but not all, of my cover be cancelled, I understand that:

- if I currently have 'employer selected cover' (default cover), my reduced cover will be treated as a fixed amount of 'investor selected cover'
- my amount of cover, and the cost of my cover, may change in accordance with the insurance policy terms
- I can cancel or reduce my insurance cover at any time
- my insurance cover may end in circumstances set out in the Product Disclosure Statement and Insurance Booklet (for example if there are insufficient funds in my account to meet insurance premiums)
- by keeping the insurance cover, future premiums will continue to be deducted from my account and may reduce my super.

If I have requested that any of my cover be cancelled, I understand that:

- · I will no longer have insurance premiums deducted from my super account for cover that I have cancelled
- I won't be able to claim for any insured events that occur after my cover is cancelled (but I will be able to make a claim for any insured events that occurred before my cover is cancelled)
- if I want insurance cover in the future, I will need to complete a new insurance application and provide information about my medical history. I understand that the insurer may accept or decline my application.

#### Signature of member

Print name			

## Date signed

dd/mm/yyyy

If this form is signed under Power of Attorney, the Attorney declares that they have not received a notice of revocation of that power (a certified copy of the Power of Attorney should be submitted with this form unless we have already sighted it).

We recommend you review your insurance arrangements regularly and speak to your financial adviser before you apply to cancel or reduce your cover. If you don't have an adviser, you can find one on our website at https://cfs.findadviser.com.au/home.html For general information about insurance in super, go to cfs.com.au/insurance

Please return the completed form to: Colonial First State Reply Paid 27, Sydney NSW 2001 or upload a scanned copy via FirstNet If you have any questions or require assistance, please call 1300 654 666

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