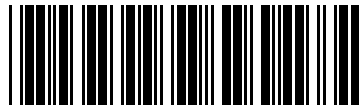



Essential Super

Election form to keep insurance cover in an inactive account

[Save form](#)[Print form](#)

Provided by

**Colonial
First State**

-  Please phone us on 13 4074 with any enquiries.
- Please use this form to elect to keep your insurance cover by completing and signing the form and returning it to Essential Super using the Reply Paid information below:
- 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.

1 Personal details

Essential Super account number

If you do not know your account number, please fill in your details below.

Title Mr Mrs Miss Ms Other

Given name(s)

Surname

Date of birth

Postal address

Unit number Street number Street name Suburb State Postcode Country

Daytime phone number

Email Address

2 Your election to keep your insurance cover

I elect to keep the insurance cover in my superannuation account even if no contribution or rollover is received in my account for a continuous period of 16 months or more.

I understand that:

- this election will continue until my account is closed
- this election applies to the insurance cover that I currently hold in my superannuation account, and any other types of insurance cover that I may hold in my superannuation account in the future, including cover for death benefits; Total and Permanent Disablement benefits
- my amount of cover, and the cost of my insurance 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 Reference Guide (for example, if there are insufficient funds in my account to pay for my insurance premiums)
- by keeping the insurance cover, future premiums will continue to be deducted from my account and may reduce my super.



3 Declaration

I declare that:

- all details in this form are true and correct
- if this form is signed under Power of Attorney, the Attorney declares that they have not received 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)
- I release and indemnify the Trustee and/or its related entities ('the Group') against any liabilities whatsoever arising out of Avanteos Investments Limited (AIL) acting on any communications received by phone, fax, or other electronic means including without limitation transactions effected through the internet in respect of my investments

Signature of member

Print name

Date signed



Please mail the completed form to:

Essential Super,
Reply Paid 86495, SYDNEY NSW 2001,

or upload a scanned copy on NetBank.

Bank Use only

This form should not be accepted or processed at branch.

Please mail to: Essential Super, Reply Paid 86495, Sydney NSW 2001 or contact 13 4074

Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531 (AIL) is the Trustee of Essential Super ABN 56 601 925 435 and the issuer of interests in Essential Super. Essential Super is distributed by the Commonwealth Bank of Australia ABN 48 123 123 124, AFSL 234945 (the Bank). Colonial First State (CFS) is Superannuation and Investments HoldCo Pty Limited ABN 64 644 660 882 (HoldCo) and its subsidiaries which include AIL. The Bank holds an interest in CFS through its significant minority interest in HoldCo.

This information is issued by AIL and may include general financial product advice but does not consider your individual objectives, financial situation, needs or tax circumstances, and so you should consider the appropriateness of the advice having regard to your circumstances before acting on it. The Target Market Determination (TMD) for Essential Super can be found at cfs.com.au/tmd and includes a description of who the financial product is appropriate for and any conditions on how the product can be distributed to customers. You should read the Product Disclosure Statement (PDS) and the Reference Guides for Essential Super carefully and consider whether the information is appropriate for you before making any decision regarding this product. Download the PDS and Reference Guides at commbank.com.au/essentialsuper-documents or call us on 13 4074 for a copy. Neither the Bank, AIL, CFS, nor any of their respective subsidiaries guarantee the performance of Essential Super or the repayment of capital by Essential Super. An investment in this product is subject to risk, loss of income and capital invested. An investment in Essential Super is via a superannuation trust and is therefore not an investment in, deposit with or other liability of the Bank or its subsidiaries. Where we mention 'we', 'us' or 'our', we mean AIL.

The insurance provider is AIA Australia Limited ABN 79 004 837 861, AFSL 230043 (AIA Australia). AIA Australia is not part of the Commonwealth Bank Group or CFS. The insurance cover is provided under policies issued to the Trustee. 29293/FS7950/0823