



When you have completed and signed the form, please post to: GPO Box 4303, Melbourne VIC 3001.

REIS 55771

Membership Application form cont...

STEP 3: NON-BINDING NOMINATION OF BENEFICIARIES

To assist the Trustee in determining who should receive any lump sum payable from the Fund in the event of your death, you should complete this section. It is not binding on the Trustee, but your wishes will be considered before any decision is made. **If you wish to make a Binding Death Benefit Nomination for your new membership account please complete the Binding Death Benefit Nomination form available on our website at reisuper.com.au**

Please write below the name(s) of the dependant(s) that you want to receive your superannuation and insurance (if any) if you die. Don't forget to write down what percentage of your benefit you would like each dependant to be paid. The percentages must add up to 100%.

Alternatively you may nominate the legal personal representative(s) of your estate. Write their name(s) below and place 'legal personal representative' under Relationship to you. If you have not made a will, you should make one out preferably by visiting a qualified legal practitioner who can advise you.

You should update all nominations and your will as soon as your circumstances change, for example, as a result of your divorce, remarriage, separation from long-term partner or death of any nominated person.

A **dependant** is defined in superannuation law and includes your spouse (including de facto), your child (including step child, adopted child or ex-nuptial child) or other person financially dependent on you at the time of your death. For more information in relation to dependants, refer to the **How Super Works** (available from www.reisuper.com.au).

Who qualifies as your **legal personal representative(s)** is also defined in superannuation law but basically refers to the executor(s) of your will or the grantee(s) of probate of your will or the grantee(s) of what are called letters of administration of your estate (obtainable from court by appropriately 'close' people to you but at some cost, should you die without having made a will).

If I die while a member of the Fund, I wish for my benefit to be paid to my dependant(s) and/or legal personal representative listed below. If you wish to nominate more than 4 beneficiaries (dependants and/or legal personal representatives) contact us.

1. Full name

Residential or if applicable, Business address

Suburb

State

Postcode

Relationship to you

Date of birth

Proportion of benefit

2. Full name

Residential or if applicable, Business address

Suburb

State

Postcode

Relationship to you

Date of birth

Proportion of benefit

3. Full name

Residential or if applicable, Business address

Suburb

State

Postcode

Relationship to you

Date of birth

Proportion of benefit

4. Full name

Residential or if applicable, Business address

Suburb

State

Postcode

Relationship to you

Date of birth

Proportion of benefit

TOTAL MUST ADD UP TO

1 0 0 %



STEP 4: MEMBER INVESTMENT CHOICE

You can choose any one or more investment options, up to a total of 10. You should refer to the **Investment Guide** (available at reisuper.com.au) for further details in relation to Member Investment Choice. The total of your choices must add up to 100% for it to be a valid choice. If your choices do not add up to 100%, or if you don't make a selection, the default investment option will apply to your entire super balance and all of any contributions received in respect of you until further notice from you.

REI Super's default investment option is the Balanced (MySuper Option) investment option.

Growth	%
Balanced (MySuper Option)	%
Stable	%
Premium Income	%
Cash	%
Australian Shares	%
International Shares	%
Global Property	%
Australian Property	%
Bonds	%
TOTAL	100%

STEP 5: INSURANCE COVER FOR DEATH AND TOTAL AND PERMANENT DISABLEMENT (TPD)

You can select a minimum level of insurance cover in the Fund, if you are eligible for insurance cover. Please complete OPTION 1, OPTION 2 or OPTION 3 below. Please refer to the **Insurance Guide** (available at reisuper.com.au) for important details of the insurance cover.

I choose the following:

OPTION 1 – Fixed Premium Cover – Default Cover of 4 units (also referred to as Unitised cover)

- ☐ If you select this option and are eligible, you will be provided with the dollar amount of death and TPD insurance cover provided in REI Super to eligible members, based on your age. The dollar amount of cover will change depending on your age. However the cost of cover will not vary according to your age.

OPTION 2 – Fixed Benefit Cover

- ☐ If you select this option and are eligible, you will be provided with the dollar amount of death and TPD insurance cover equivalent to the Default cover (4 units) provided to REI Super to eligible members based on your age at the commencement of cover and this amount will be 'fixed'. While the amount of cover will not change depending on your age, the cost of this cover will vary depending on your age. Please refer to the 'Death & TPD cover: Insured benefit scale (Fixed Cover)' in the Insurance Guide for the premium rates. If you want higher fixed cover, full underwriting is required. You can apply for higher fixed cover via your online account at reisuper.com.au.

OPTION 3 – Nil Cover

- ☐ You do not require any insurance at this time. If at a future date you decide that you require insurance cover you will be required to provide health evidence and undergo full underwriting.

If you choose Option 1 or 2, you are electing to take out or maintain the death and TPD insurance cover that has or will be provided to you in REI Super and for insurance fees to be deducted from your account in relation to that cover until cover ceases for some other reason, even if you:

- REI Super account has less than \$6,000 currently or in the future; or
- REI Super account becomes inactive (i.e. no contributions or other amounts are received by REI Super for you) for 16 continuous months in the future.

Important notes:

- The Trustee of REI Super has taken out a contract of insurance with MetLife Insurance Limited ABN 75 004 274 882 AFSL 238096 ('MetLife' or the 'Insurer') to provide the insurance benefits in the Fund. On becoming an insured member, you are bound by the terms and conditions of this contract of insurance.
- The cost of insurance is deducted from your account balance. **Consequently, if you meet relevant eligibility criteria and supply medical evidence (where necessary) you are not insured until a contribution or rollover is received into your account and the insurance will not commence at all if a contribution or rollover is not received within 6 months of joining the Fund** (refer to the **Insurance Guide** for further details).
- Please refer to the 'Death & TPD cover: Insured benefit scale (Unitised cover)' in the **Insurance Guide** for the dollar amount of cover provided with 4 units of cover depending on your age. If you are provided with Fixed Premium Cover, the amount of cover varies depending on your age. If you choose Fixed Benefit Cover the amount will be fixed based on your age at the commencement of cover, and will not vary as you get older (while you remain insured in REI Super). Information about the cost of insurance (per unit) is shown with the insured benefit scale for Unitised cover. The cost of Fixed Benefit Cover is different and is based on the rates in the 'Death & TPD cover: Insured benefit scale (Fixed Cover)' in the Insurance Guide (depending on your age and occupation).
- You may also be able to transfer insurance cover you hold already with another super policy. Please see the *Transfer of Insurance Cover* form, for further detail and conditions.
- If you are not eligible for the cover you have chosen, or the cover does not commence for any reason, or you require a different amount of cover (for example, additional units or higher fixed cover), you will need to submit an application for cover or additional cover by logging into your REI Super account at reisuper.com.au and going to the insurance area. You will be required to provide health evidence and any other information deemed relevant by the Insurer (referred to as 'full underwriting').
- The terms and conditions applicable to insurance cover may affect your entitlement to insurance cover or your ability to make a claim. They include conditions relating to the commencement and cessation of cover, and exclusions. In particular, the cover provided to you may be Limited Cover if you not in Active Employment when cover commences. See the Insurance Guide for details of relevant terms and conditions.



- You should consider the Insurance Guide to determine whether (and what) insurance cover is appropriate for you and, if you need assistance, seek financial advice from an appropriately qualified financial adviser that takes into account your personal circumstances.
- If you elect to take out or maintain cover regardless of the size of your account balance and/or inactivity in your account, you can cancel your insurance at any time (see Section 4 of the Insurance Guide). For example, you may cancel your insurance in REI Super in the future if you have insurance cover elsewhere and/or the cost of cover is inappropriately reducing your super savings. When deciding whether to make an election, you should consider your personal circumstances including your current and future insurance needs and the impact of insurance costs on your retirement savings.

In completing any requests for insurance cover, you are required to comply with the Duty of Disclosure as set out in the 'Other important information' section in the Insurance Guide available at reisuper.com.au. The commencement of your cover (if any) is subject to eligibility criteria, the deduction of insurance costs from your account, and the Insurer's acceptance of your application.

TPD INSURANCE DECLARATION*

Have you ever been paid a benefit for Total and Permanent Disablement from a super fund or life policy or are you presently applying for, or entitled to apply for, a payment for a disability benefit?

☐ YES ☐ NO

If you answer 'Yes', you will only be eligible to have Death Only cover and you will not be able to apply for additional insurance cover. However, if you are provided with TPD cover and subsequently lodge a disability claim and it is found that you have previously received a disability benefit, then your claim under the Fund will not be considered. If you do not complete this section, you will not qualify for any death and TPD insurance.

TERMINAL ILLNESS INSURANCE DECLARATION*

Have you ever been paid a benefit for terminal illness from a super fund or life policy or are you presently applying for, or entitled to apply for, a payment for a terminal illness?

☐ YES ☐ NO

If you answered 'Yes', you do not qualify for any death and TPD insurance and you will not be able to apply for additional insurance cover. However, if you are provided with Death and TPD cover and subsequently lodge a claim and it is found that you have previously received a terminal illness benefit, then your claim under the Fund will not be considered. If you do not complete this section, you will not qualify for any death and TPD insurance.

INCOME PROTECTION (IP) INSURANCE

You are able to apply online for IP cover once your *Membership Application* has been received and finalised.

Please refer to the website or the **Insurance Guide** for further detail.

STEP 6: EMPLOYMENT DETAILS

Employer trading name

Postal address

Suburb

State

Postcode

Employer telephone number

Employer code

Date joined employer

Date of commencement of contributions*

* Complete this date only if contributions commence at a date different from 'Date joined employer'.

Job title

Employment status

1. Are you currently employed or self-employed in the real estate industry?* ☐ YES ☐ NO

2. Are your employer superannuation contributions being paid to REI Super?* ☐ YES ☐ NO

If you've answered 'Yes' to both questions 1 and 2, please proceed to STEP 7.

If you've answered 'No' to either question 1 or 2, you will join REI Super as a Direct Member. In conjunction with questions in STEP 5, the questions below will determine if you are eligible for any death and TPD insurance cover, whether any cover provided to you is Limited Cover and which premium rates (Standard or Non-Standard) will apply.

3. Are you restricted due to illness or injury from carrying out any of the identifiable duties of your current and normal occupation on a full-time basis (even if you are not currently working on a full-time basis)? Full time basis is considered to be at least 35 hours per week.* ☐ YES ☐ NO

4. Have you been restricted from work or unable to perform any of your regular duties for more than seven consecutive days over the past 12 months due to illness or injury (other than for colds or flu)?* ☐ YES ☐ NO

5. Have you been diagnosed with an illness that in a doctor's opinion reduces your life expectancy to less than 3 years?* ☐ YES ☐ NO

If you've answered 'Yes' to any of questions 3 to 5, or do not answer all of questions 3 to 5, you will not be eligible to receive any death and TPD insurance cover. Please proceed to STEP 7.

6. Do you work more than 30 hours per week?* ☐ YES ☐ NO

7. Do you spend at least 80% of your total working time (excluding travel time between offices) in an office or similar environment performing clerical, administrative or management duties?* ☐ YES ☐ NO

You must answer 'Yes' to questions 6 and 7 to qualify for the Standard classification. If you do not answer questions 6 and 7, the Non-standard classification will apply to your cover. In the event that your occupation has been misclassified, the Insurer reserves the right to review the occupation classification and adjust the premium cost.

Important note: Insurance cover will NOT commence until you meet the eligibility conditions. Please see the Insurance Guide (available at reisuper.com.au) for more information including an explanation of Limited Cover and your Duty of Disclosure.

* Indicates fields that MUST be completed.



Membership Application form cont...

STEP 7: DECLARATION AND SIGNATURE

Your signature below indicates that you have read, understood and agree to the following statements:

- I apply to become a member of REI Super on the terms and conditions contained in the Trust Deed and Rules of the Fund. I understand that the Trust Deed and Rules can be inspected on request.
 - I have obtained and read the information provided or accessible to me about the Fund, in particular, the Product Disclosure Statement, the Investment Guide, Insurance Guide and other information incorporated into the Product Disclosure Statement available at reisuper.com.au.
 - The choices I have indicated on this form will remain in force until I advise the Trustee otherwise, with the effective date of change being as advised by the Trustee.
 - The information that I have supplied on this application form is true and correct at the date of signing and I will notify the Trustee immediately if any of this information changes.
 - I consent to the Fund providing me with information about benefits provided by third parties, including home loans and other financial services and products available from ME Bank.
(If you do not want information sent to you, please tick this box). ☐
- I acknowledge that the Trustee may use my email address and/or mobile phone number (if provided) to send me information, including member product disclosure documentation and marketing material digitally. This information may be sent by email with an attachment or may include a link to a website from where it can be downloaded. I also acknowledge that should I wish to receive all documentation by mail rather than email, I can update my preferences by logging into my account or by calling REI Super.
 - I understand and consent to my information being collected, disclosed and used in the manner set out in this form.
 - I have read and understood the Privacy Policy which is available at reisuper.com.au/privacy-policy and I consent to my personal information being collected and used by REI Super in accordance with this policy.
 - I understand that investment returns are not guaranteed, and the value of my investment in the Fund may rise or fall.
 - I understand that fees and costs apply to my participating in the Fund.

*Signature

*Date

* Indicates fields that **MUST** be completed.



