

2. Opt-in for automatic insurance

I am a new member and want to opt-in for automatic insurance cover.
Note, if your insurance fees are paid by your employer, you will receive automatic insurance and do not need to opt-in.

3. Opt-in to maintain insurance

I wish to maintain the following types of insurance cover:

- Death cover¹ only
- Death and Total and Permanent Disablement (TPD) cover²
- Income Protection cover.

¹ Select this option if you want to retain Death cover only.

² Select this option if you have Death cover and TPD cover and you want to retain both.

4. Important information to note

- By opting-in we will maintain your insurance even if your account is less than \$6,000 or inactive for 16 months or more.
- By opting-in you acknowledge that you understand the effect this may have on your account balance and you do not require any further information.
- Limited cover may apply. Please see your Insurance, Fees and Costs Guide for more information.
- When you are at least 25 years old and you have a balance of \$6,000 or more, cover will automatically commence (eligibility requirements and limitations may apply).
- Insurance fees will be deducted from your account while you have cover.
- If you move to another division of the fund you will need to opt-in again. This could happen, for example, when you leave your employer.
- You can change or opt-out of (i.e. cancel) your insurance cover at any time by sending us a completed Insurance Request form, available at russellinvestments.com.au/forms or by calling us on 1800 555 667.

5. Signature

Signature

Date (DD MM YYYY)

Member name

▶ Please return this form to:

iQ Super by Russell Investments
Locked Bag A4094
Sydney South NSW 1235

You can also contact us as follows:

Toll free on **1800 555 667**
Operating hours are from
Monday to Friday, 9am – 5pm (AEST)
E: iq@russellinvestments.com.au
W: russellinvestments.com.au/super