

# Living Super

## Instruction to maintain insurance cover



### About this form

Use this form to avoid your insurance cover being cancelled under the *Protecting Your Superannuation* law once your Living Super account has not received a contribution or rollover for 16 months.

### Please return to:

[superandretirement.au@ing.com](mailto:superandretirement.au@ing.com)

### Or mail (no stamp required) to:

Living Super  
REPLY PAID 4307  
SYDNEY NSW 2001

### Step 1: Details

ING Client number

Living Super account number

First name

Last name

### Step 2: Instructions

I instruct Diversa Trustees Limited, the Trustee of Living Super (Fund), a sub-plan of OneSuper ABN 43 905 581 638 that:

1. I wish to maintain the following types of insurance cover with Living Super, even if my superannuation account has not received any contributions, rollovers or other amounts for a continuous period of 16 months:

#### Cover type

#### YES, I want to maintain this cover

Death Cover\*

Total and Permanent Disablement Cover\*

Income Protection Cover

2. I acknowledge that by sending this election:

- The Trustee will maintain my insurance cover (inclusive of the above benefits) until my Living Super account is closed, or earlier if cover ceases in line with conditions outlined in the Product Disclosure Statement (PDS) and Product Guide, for example when there are insufficient funds in my Living Super account to pay for insurance premiums;
- Insurance premiums will continue to be deducted from my Living Super account;
- I understand that I can reduce or cancel the above insurance cover at any time by going online to my Living Super account, and clicking the 'Review Insurance' button on the insurance page and making the changes;
- The amount and cost of my cover may change in accordance with the insurance policy terms, as described in the [PDS](#) and [Product Guide](#).

### Step 3: Signature

Signature

Date (DD/MM/YYYY)

\* The Death and Total and Permanent Disability (TPD) provided in the Automatic Cover is a bundled insurance benefit. This means, if you hold Automatic Cover under your Living Super account, you cannot select to only retain one of Death or TPD through this instruction. If you have Automatic Cover and decide you wish to only have one of the two cover types, you need to (a) cancel your Automatic Cover) and (b) reapply for the individual cover type of your choice as a Tailored Cover and answer questions around your health and other matters. Refer to the Living Super PDS and Product Guide at [www.ing.com.au](http://www.ing.com.au) and go to Superannuation/Living Super/Key Documents and Forms or contact our Call Centre if you would like more information.

**For the curious:** This information was prepared and sent on behalf of Diversa Trustees Limited ABN 49 006 421 638, AFSL 235153, RSE L0000635, the Trustee of Living Super, a sub-plan of OneSuper ABN 43 905 581 638 (Fund) and the issuer of interests in the Fund. Living Super is a product issued out of the Fund. Insurance cover offered by the Fund is provided by MetLife Insurance Limited ABN 75 004 274 882 AFSL 238096. The information contained above is general advice only and has been prepared without taking account of your objectives, financial situation or needs. Consider your personal circumstances, the appropriateness of the product and read the Product Disclosure Statement and Target Market Determination available at [ing.com.au](http://ing.com.au) before making any decision to acquire or continue to hold the product. You may also decide to seek independent financial advice before making a decision about the product. ING is a business name of ING Bank (Australia) Limited ABN 24 000 893 292, AFSL 229823

