

Step 3 Your employment details

Employer trading name

Employer phone number

Workplace address

Street / PO Box number

Street name

Suburb / City / Town

State / Territory Postcode

Step 4 Your beneficiary details

Please note: It is important that your listed beneficiary allocations total 100%.

Carefully consider the following:

In the event of your death, the Trustee will take into account your nomination of beneficiary(ies); however, it is not bound by your request. Please refer to our *Member Guide (Combined Product Disclosure Statement and Financial Services Guide)* for more information about beneficiaries you may nominate. You can change your nomination at any time by notifying the Fund in writing. You may nominate your personal legal representative if you do not have dependants.

First name and initial (eg. John D)

Relationship to you

Surname

% share

First name and initial (eg. John D)

Relationship to you

Surname

% share

First name and initial (eg. John D)

Relationship to you

Surname

% share

First name and initial (eg. John D)

Relationship to you

Surname

% share

First name and initial (eg. John D)

Relationship to you

Surname

% share

First name and initial (eg. John D)

Relationship to you

Surname

% share

First name and initial (eg. John D)

Relationship to you

Surname

% share

MUST TOTAL 100%

If you would like to add more beneficiaries, attach your own list to this form, or call us on **1300 130 780** to obtain a *Change of details form*.

Insurance Your default cover

A majority of Australians are dramatically underinsured. LUCRF Super encourages members to choose the level of cover that is best for them. Insurance provides peace of mind for you and your family in the event that you pass away or become permanently disabled.

By having insurance through LUCRF Super, the premiums (cost) are deducted directly from your superannuation, not your bank account – so there is no need to budget for this as a separate family or personal expense.

Your insurance when you join LUCRF Super

When you first join LUCRF Super you automatically receive the **default** insurance cover which is **1 unit** of (standard) Death and Total & Permanent Disablement (TPD) cover at a cost of **\$2 per week**.

The **default** insurance level of cover you get depends on your age and your work category. Refer to the table below.

Age at next birthday	Death & TPD (Standard) \$2 per week per unit of cover	Death & TPD (White Collar) \$2 per week per unit of cover
Up to 30	\$100,400	\$172,400
31 to 35	\$98,400	\$168,900
36 to 40	\$79,200	\$136,100
41 to 45	\$44,100	\$75,700
46 to 50	\$22,100	\$37,900
51 to 55	\$12,400	\$21,300
56 to 60	\$7,300	\$12,700
61 to 65	\$6,600	\$11,400
66 to 70	\$4,500*	\$7,500*

* If you are aged 66 to 70 next birthday, your TPD cover is restricted. Please refer to our *Member Guide (Combined Product Disclosure Statement and Financial Services Guide)* for further details.

Upgrading your insurance cover

If you would like to apply for insurance cover above the default cover you receive when you join LUCRF Super, you will need to complete a *Member Insurance Election form*.

Step 5 Your work category

To ensure you receive the correct insurance cover you need to select a 'Work Category' that best applies to the type of work you do.

Please cross [X] the work category that best applies to you. If you don't make a selection, you will automatically receive the 'Standard' default cover.

- 1. Standard**
For members in traditional blue-collar roles whose work involves manual labour conducted outside an office environment.
- 2. White Collar**
For members that do not perform any manual work and can include professionals, clerical or administrative jobs.

Note:

If your work category changes in the future you need to advise LUCRF Super.

It is important LUCRF Super has your correct insurance details, as in the event of a claim, the insurer, ING Life Ltd will assess your work category and this might affect your insurance payout.

Please call us on **1300 130 780** to update your insurance details if they change in the future.

Member Investment Choice

When you join LUCRF Super your contributions are automatically invested in the 'Balanced' (**default**) investment option.

This option has a mixture of 'growth' assets such as property and shares, and 'defensive' assets like fixed interest and cash.

If you want your super invested differently to the **default** option, you will need to complete a *Member Investment Choice form*.

Step 6 Members Online access

Members Online provides you with instant access to manage your contact details, check your investment performance and your contributions history.

All new members of LUCRF Super are automatically registered for Members Online and issued with a temporary password.

If you would prefer not to have access, please indicate by placing a cross [X] in the box below.

I do not wish to have access to Members Online

Step 7 Your communication choices

LUCRF Super typically sends three letters to you each year – your Annual Statement and two editions of *MySuper*, our member newsletter.

We also take the opportunity to send members information we feel may be of interest to them about our services and products.

From time to time we may also take the opportunity to provide information to other financial institutions and service providers.

If you do not wish to receive additional information from time to time, please indicate this below. (You can alter your preferences at any time by getting in touch with us.)

I do not wish to receive additional information from LUCRF Super (other than my Annual Statement and copies of *MySuper*)

I do not wish to receive information from other financial institutions and service providers.

Step 9 Sign and date this form

Remember to sign and date this form. Otherwise, we can not complete your request.

I hereby apply to the Trustee to join LUCRF Super on the terms and conditions contained in the Trust Deed and as amended from time to time.

I also acknowledge receiving and having read and understood the Fund *Member Guide (Combined Product Disclosure Statement and Financial Services Guide)* and this *Membership Application form* attached to that guide.

I confirm that all of the details given in this *Membership Application form* are accurate and complete and that I can become a member of LUCRF Super. I undertake to inform the Trustee if any of my information, as set out in this *Membership Application form*, changes.

I acknowledge that I have read and understood the information in the LUCRF Super *Member Guide* regarding the collection and use of my personal information for the purpose of establishing and administering my account.

I undertake to provide the Trustee with any further information relating to my membership of the Fund that is requested by the Trustee.

Sign (member signature)

X

Date (dd/mm/yyyy)

Checklist

Before you send the form to us, make sure you have:

- Completed all relevant Steps.
- Signed and dated this form.

Send this form to:

LUCRF Super
PO Box 211
North Melbourne VIC 3051

Fax: (03) 9326 6907

Email: mypartner@lucrf.com.au

If you need any help completing this form, please call us on 1300 130 780 or email mypartner@lucrf.com.au

Privacy

LUCRF Super is committed to the National Privacy Principles set down by the Federal Government (see www.privacy.gov.au) and has produced a Privacy Policy. For a copy of the LUCRF Super Privacy Policy call us on 1300 130 780 or visit www.lucrf.com.au