

Express Application Form

Complete this form to become a member of LUCRF Super. Only complete this form if you'll have an employer contributing to this account.

Note: If you'd like to join as a Personal Plan member, please complete the Member Application Form, available at lucrf.com.au or by calling **1300 130 780**.

Please print clearly using an in boxes where required.

Step 1 | Your details

Please read our Personal Information Collection Statement at lucrf.com.au/privacy.

Title

Mr Mrs Miss Ms Other (please specify)

First name(s)

Last name

Date of birth

/ /

Unit/Street number

Street name

Suburb/City/Town

State

Postcode

Email address

Home phone

()

Work phone

()

Mobile

From time to time we send marketing material. If you'd prefer **not** to receive this, please cross this box

Step 2 | Your tax file number (TFN)

A. Provide your TFN

We're authorised under legislation to collect, use and disclose your TFN. Where provided, it will be kept confidential and used only for lawful purposes (which may change in the future). It's not an offence if you choose not to provide your TFN. However, giving us your TFN means that we can accept all types of contributions to your account. You also won't be subject to additional tax as a result of failing to provide your TFN and it'll be easier for you to find other super accounts in your name. If we transfer your super to another fund, we may disclose your TFN to the other fund unless you send us a request in writing not to disclose it.

I am aware I do not have to provide my TFN, but by providing it I understand LUCRF Super will only use it for legal purposes.

I choose to provide my TFN and declare that it is:

B. Your super search consent and authorisation

I consent to LUCRF Super using my TFN to periodically search for any super accounts held elsewhere using the Australian Taxation Office (ATO) SuperMatch service. I understand that:

- LUCRF Super will notify me of the search results
- any super held by the ATO will automatically be transferred into my LUCRF Super account, and
- my consent will remain in place until I contact LUCRF Super to cancel it by calling **1300 130 780**, or sending a signed request to mypartner@lucrf.com.au.

Step 3 | Your employer's details

Employer name

Date you joined employer

/ /

Employer contact/representative

Title

Employer phone number

()

Employer site/location (if applicable)



Issued 1 April 2020 by L.U.C.R.F Pty Ltd ABN 18 005 502 090 AFSL 258481 as Trustee for Labour Union Co-operative Retirement Fund ABN 26 382 680 883 (LUCRF Super).

Step 4 | Opt-out of receiving automatic default insurance

We offer the following default cover for eligible members:

Age 14 – 64	2 units of Light Blue Fixed Premium Death & Total and Permanent Disablement (TPD) cover*
Age 65 – 69	2 units of Light Blue Fixed Premium Death & Restricted TPD cover* (TPD Definition 2, 3, 4 or 5 must be satisfied to receive a TPD benefit. See our Insurance Guide for details).
70 and over	No insurance

*The cost of insurance is deducted directly from your super account on a quarterly basis in arrears. If you're a *Claiming TPD Member*, you'll only be entitled to receive default Death Only cover (and not default Death & TPD cover). If you're a *Claiming Terminal Illness Member*, you're not eligible to receive default cover. Please see our Insurance Guide for definitions of these terms.

You're automatically allocated the default insurance when:

- you turn 25 years old (cover can continue until age 70), and
- you receive Superannuation Guarantee contributions from your employer, and
- your account balance reaches \$6,000 or more.

If you do not want to receive automatic Death & TPD default cover if or when you become eligible, cross the box below.

I do not want automatic Death & TPD default cover to be applied to my account if I become eligible. I understand this opt-out election will apply as long as my account is open, or until I cancel the election. I also understand that I can apply for cover at any time in the future.

If you're under 25 years of age, or have under \$6,000 in your account, you can elect to have default cover by completing the Elect Default Insurance Form **or** the Insurance Election Form within 90 days of joining us (subject to eligibility). Both forms are available at lucrf.com.au or by calling **1300 130 780**.

Further information

All of our forms and publications are available at lucrf.com.au or by calling us on **1300 130 780**.

Your beneficiaries

When you open a LUCRF Super account, it's important that you carefully consider who you want to receive your superannuation benefit in the event of your death. Read more about nominating beneficiaries in our Super Member Guide – Additional Information.

Your investment choice

When you join us, your account is automatically invested in the MySuper Balanced (default) investment option. This option has a diversified mix of growth assets, such as shares and property, and defensive assets, like cash and fixed interest. If you want your super invested differently, you'll need to complete a Member Investment Choice Form. Read our Investments Guide to learn more.

Step 5 | Sign and date this form

- I confirm that all of the details provided in this form are accurate and complete.
- I have read and understood the information contained in the Super Member Guide – Product Disclosure Statement, Super Member Guide – Additional Information, Fees and Costs booklet, Insurance Guide, Investments Guide and Financial Services Guide, available at lucrf.com.au.
- I consent to the collection, use and disclosure of my personal information in accordance with the LUCRF Super Personal Information Collection Statement and the Privacy Policy available at lucrf.com.au/privacy or by calling **1300 130 780**.
- I understand the Trustee may be required to send me member communications that are permitted by law by:
 - email where I or my employer or other associates have provided my email address on my behalf
 - SMS where I have provided my mobile number
 - enabling me to download them from a website
 - subscribing me to *The New Daily* for free (I can unsubscribe at any time).
- I understand I can change my communication preferences, or, in instances, opt-out, by contacting LUCRF Super. By opting out of marketing communications, I understand that I will not receive marketing offers from LUCRF Super's partners, but I will still receive important information about my account, including annual statements, newsletters and other important notices, as well as opportunities to participate in research.
- I understand that the document details I provide as evidence of my identity may be checked with the relevant government agency via the Document Verification Service (more information can be found at dvs.gov.au).

Signature



Date


Checklist

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

- completed all relevant steps
- signed and dated this form at Step 5.

Send this form to:

**LUCRF Super
PO Box 211
North Melbourne VIC 3051**

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