

Super

# Member Application Form

Complete this form to become a member of LUCRF Super.

# LUCRF Super

Working for a better future

Please print clearly using an  in boxes where required.

**!** **IMPORTANT: Before making a decision regarding insurance or investment changes, please refer to the relevant Target Market Determination at [lucrf.com.au/TMD](http://lucrf.com.au/TMD).**

## Step 1 | Your details

Please cross one of the two descriptions below that applies to you:

Your employer is contributing to this account. Please complete all steps.

OR

You're self-employed or you don't have an employer contributing to this account. You're known as a Personal Plan member. Complete all steps **except** 3 and 6. You must provide proof of identification (see the back page for more information).

Please read our [Personal Information Collection Statement at lucrf.com.au/privacy](http://lucrf.com.au/privacy).

Title

Mr  Mrs  Miss  Ms  Other (please specify)

First name(s)

Last name

Date of birth

D  D /  M  M /  Y  Y  Y  Y

Gender

Male  Female  Other

### Residential/Street address

Unit/Street number

Street name

Suburb/City/Town

State

Postcode

### Postal address – if different to residential

Unit/Street/PO Box number

Street name

Suburb/City/Town

State

Postcode

### Contact details

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



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## Step 4 | Your investment choice

**!** You must complete this step if you don't want the default MySuper Balanced investment option to be applied to your account.

Your funds are automatically invested in the MySuper Balanced option unless you tell us otherwise. This option has a diversified mixture of growth assets, such as shares and property, and defensive assets, like cash and fixed interest.

If you don't want your funds invested in the MySuper Balanced option, please indicate here how you'd like your super invested. **If you don't make a selection below, your super will be invested in the MySuper Balanced option.**

<input type="checkbox"/> I'd like my super invested in the options as I've indicated in this table (choose one option or a mix of options):	Investment options			
	MySuper Balanced (default)	<input type="text"/> %	Australian Shares (Active)	<input type="text"/> %
	High Growth	<input type="text"/> %	International Shares (Active)	<input type="text"/> %
	Indexed Balanced	<input type="text"/> %	Australian Shares (Indexed)	<input type="text"/> %
	Moderate	<input type="text"/> %	International Shares (Indexed)	<input type="text"/> %
	Conservative	<input type="text"/> %	Property	<input type="text"/> %
			Cash	<input type="text"/> %
<b>Must total 100%</b>				

**i** Visit [lucrf.com.au](http://lucrf.com.au) for more information about our investment options.

## Step 5 | Your beneficiary details

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. There are two options to choose from (you must select one only):

### Option 1 Non-binding nomination

This type of nomination is used as a guide for the Trustee when deciding how your death benefit (your super and any insurance amount) will be distributed. To advise us of your preferred nomination, please list your beneficiaries below.

First name and initial (e.g. John D)	Relationship to you
<input type="text"/>	<input type="text"/>
Last name	% share
<input type="text"/>	<input type="text"/>

First name and initial (e.g. John D)	Relationship to you
<input type="text"/>	<input type="text"/>
Last name	% share
<input type="text"/>	<input type="text"/>

First name and initial (e.g. John D)	Relationship to you
<input type="text"/>	<input type="text"/>
Last name	% share
<input type="text"/>	<input type="text"/>

First name and initial (e.g. John D)	Relationship to you
<input type="text"/>	<input type="text"/>
Last name	% share
<input type="text"/>	<input type="text"/>

**SHARE MUST TOTAL 100%**

If you'd like to nominate more beneficiaries, attach your own list to this form, or call us on **1300 130 780** to obtain a Change of Details Form. You can change or cancel your nomination at any time.

### Option 2 Binding nomination

This type of nomination means the Trustee must pay your death benefit to the person(s) you have nominated (subject to superannuation law). Binding nominations are valid for three years and you'll need to confirm your nomination within this period for it to remain valid.

You can change or cancel your nomination at any time.

**!** **IMPORTANT:** If you'd like to choose this option, you must complete a Binding Death Benefit Nomination Form available at [lucrf.com.au](http://lucrf.com.au) or by calling us on **1300 130 780**.

## Insurance information

### Default insurance cover if you have an employer who pays super contributions into your account

We offer the following default cover for eligible members:

<b>Between age 14-64</b>	2 units of Light Blue Fixed Premium Death & Total and Permanent Disablement (TPD) cover*
<b>Between age 65-69</b>	2 units of Light Blue Fixed Premium Death & Restricted TPD cover*
<b>70 and over</b>	No insurance

If you're under 25 years of age or have under \$6,000 in your account, you can elect to have the default cover by completing the Elect Default Insurance Form **or** the Insurance Election Form within 90 days of joining us (subject to eligibility).

If you're 25 or over and under 70, you're automatically allocated the default cover when your account balance reaches \$6,000 (subject to eligibility).


**Complete Step 6 if you do not want to receive automatic default cover.**

The amount of insurance you receive is determined by your age and work category.

**Note:** 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 the Insurance Guide for details of these definitions.

\*Cost of insurance is deducted directly from your super account on a quarterly basis in arrears.

**Note:** Issue of default cover (automatic or elected) is only available once per account and on one account at a time. Any future LUCRF Super accounts you hold may also be eligible for default cover. If you're a Personal Plan member (i.e. you're self-employed or you don't have an employer contributing to this account) you can apply for cover by completing our Insurance Election Form and a OnePath Personal Statement.

 **Please ensure you have read our Insurance Guide** dated 1 October 2021, which forms part of the Super Member Guide – Product Disclosure Statement dated 1 October 2021. The guide is available, along with our insurance forms, at [lucrf.com.au](http://lucrf.com.au) or by calling **1300 130 780**.

### Your options

We offer insurance options that give you flexibility to tailor cover that best suits your personal circumstances.

LUCRF Super insurance options		
Products	Types of cover	Work categories covered
<b>Death &amp; TPD</b> Provides a benefit to you if you become totally and permanently disabled or suffer a terminal illness (upon acceptance) or to your dependants, nominated beneficiaries or legal personal representative (your estate) in the event of your death (upon acceptance). <b>To apply for Death &amp; TPD cover (or elect to have the default cover), please complete the Elect Default Insurance Form or the Insurance Election Form within 90 days of the date of your welcome letter, or the Insurance Election Form if outside the 90-day time frame.</b>	Fixed Premium or Fixed Amount	Light Blue White Collar Professional
<b>Death Only</b> Provides a benefit to you if you suffer a terminal illness, or to your dependants, nominated beneficiaries, or your legal personal representative (your estate) in the event of your death (upon acceptance). <b>To apply for Death Only cover, please complete the Insurance Election Form.</b>	Fixed Premium or Fixed Amount	Light Blue White Collar Professional
<b>Income Protection</b> Provides you with temporary financial support if you're unable to work through illness, injury or accident (upon acceptance). <b>To apply for Income Protection cover, please complete the Income Protection Form.</b>	Fixed Amount (30, 60 or 90-day waiting period)	Light Blue Heavy Blue White Collar Professional

Continued over the page 

### Step 6 | Opt-out of automatic default insurance cover (not applicable to Personal Plan members)

You're automatically allocated the default insurance of 2 units of Light Blue Fixed Premium Death & TPD cover (subject to eligibility) when:

- you turn 25 years old (and cover can continue until age 70), and
- you receive SG 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, 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 for 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.

## Types of Death & TPD cover

- **Fixed Premium (default):** This is where you pay a fixed cost for every unit of cover you have according to your age.
- **Fixed Amount:** This type of cover provides a specific dollar amount of insurance. While the amount of cover is fixed and will not change, the cost you pay will increase as you grow older.

## Work categories for Death & TPD

To reflect the various risks associated with different jobs, there are three work categories under which you can be covered by Death & TPD or Death Only insurance: Light Blue, White Collar and Professional.

- **Light Blue (default):** You're a skilled or unskilled worker who performs light manual work and you're involved in non-hazardous industries and/or tasks. Unless you advise otherwise, this is the default category applied to you.
  - **White Collar:** You're in a professional, administrative, clerical, secretarial, or similar desk-bound (sedentary) role that doesn't involve manual tasks and is undertaken at least 80% of the time in an office environment.
  - **Professional:** Your current annual salary package (including Superannuation Guarantee contributions) is \$150,000 or more and you spend at least 80% of your time in an office environment. You're also:
    - a professional white-collar worker with a university degree qualification relevant to the field of your main occupation
- OR**
- an executive or senior managerial white-collar worker and not self-employed.

**Note:** In the event of a claim, our insurer will assess your details including whether you've fully disclosed all relevant information. Insurance eligibility is at the discretion of the insurer.

## How much does Fixed Premium cover cost?

The table below shows the current cost per week per 2 units of Light Blue Death & TPD and Death Only cover. See our Insurance Guide or visit [lucrf.com.au](http://lucrf.com.au) for full costs and cover amounts.

Cost per week per 2 units (default) of Light Blue Fixed Premium cover		
Current age	Death & TPD	Death Only
14-24	\$1.70	\$0.85
25-29	\$2.83	\$1.43
30-34	\$3.97	\$1.98
35-64	\$5.05	\$2.53
65-69*	\$3.40	\$1.70

\*TPD cover is restricted to TPD Definition 3 or 4 only, if you're 65 or over on the event date (please refer to our Insurance Guide for details, including the TPD definitions).

## Increasing your default cover up to the automatic acceptance level

### WITHIN 90 days of joining

If you have an employer contributing to your super, you may increase your default cover up to the automatic acceptance levels\* within 90 days from the date of your welcome letter. This means that provided you answer the screening questions in the Insurance Election Form (to the satisfaction of our insurer), you don't have to provide any medical evidence to increase your 2 units of Death & TPD default cover to:

- a maximum of 8 units of Death & TPD<sup>^</sup>

**OR**

- a maximum of 8 units of Death Only<sup>#</sup>.

To increase your cover within these levels, please complete the Insurance Election Form. If you'd like to apply for insurance above these levels, you must complete an Insurance Election Form and, if required, a OnePath Personal Statement.

\* The insurance offer for new members is only available once per account. Any future LUCRF Super accounts you hold may also be eligible for cover issued under an offer for new members. You're only eligible for insurance cover on one LUCRF Super account at a time.

<sup>^</sup> Any cover in excess of \$1.1 million will require completion of a OnePath Personal Statement.

<sup>#</sup> If you choose to change to Death Only cover, your TPD cover will stop from the date your application is accepted.

### AFTER 90 days of joining

If you want to increase your cover after 90 days from the date of your welcome letter, you'll need to complete an Insurance Election Form and, if required, a OnePath Personal Statement.

## Step 7 | Sign and date this form

### I declare that:

- The answers that I have provided to all questions in this application are true and correct.
- I have read and understood the information contained in the Super Member Guide – Product Disclosure Statement, Super Member Guide – Additional Information, Fees and Costs guide, Insurance Guide, Investment Guide and Financial Services Guide, available at [lucrf.com.au](http://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](http://lucrf.com.au/privacy) or by calling **1300 130 780**.
- By creating this account, I understand the Trustee may be required to send me member communications such as annual reports, member and exit statements, notices of material changes or significant events and other member publications and/or marketing and research materials that are permitted by law, by:
  - sending them to me by email or a link to a website for download where I or my employer or other associates have provided my email address on my behalf
  - sending me an SMS where I have provided my mobile number
  - enabling me to download them from a website
  - subscribing me to *The New Daily* news subscription 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 before this request is processed, the document details I provide as evidence of my identity may be checked with the relevant government agencies, and against the Politically Exposed Persons (PEP) and Sanction registers using third-party services. The result may mean the request cannot be processed or additional identity checks may be required. More information can be found at [dvs.gov.au](http://dvs.gov.au) and [austrac.gov.au](http://austrac.gov.au).

### Signature



Date

/   /

## Further information | Proof of identification (Personal Plan members only)

When you open a LUCRF Super Personal Plan account, you'll need to provide a certified copy of your proof of identification.

### What documents are accepted as proof of ID?

You must provide a certified copy of **one** of the following:

- current Australian driver licence, or
- current Australian passport.

Note: When you send us a certified copy of your Australian driver licence or Australian passport, we may use an electronic verification system to help us verify the documents supplied.

### Other ways of providing correct identification

If you don't have a current Australian driver licence or a current Australian passport, you'll need to provide certified copies of **three** of the following documents:

1. At least **two** of these:
  - current international passport.
  - Australian immigration card (ImmiCard)
  - birth certificate or birth extract
  - citizenship certificate issued by the Commonwealth
  - current Centrelink pension card that entitles a person to financial benefits, or other current Australian government-issued photographic ID (such as a proof of age card or Australian tertiary institution student card).
2. And **one** of these documents showing your name and residential address:
  - a letter from Centrelink regarding a government assistance payment (less than 12 months old)
  - utility bill (less than 3 months old)
  - local government rates notice (less than 3 months old)
  - government benefits notice (less than 12 months old)
  - tax assessment notice (less than 12 months old).

LUCRF Super has the right to request additional identification information to meet verification requirements of the AML/CTF rules.

**i** For further details on providing proof of identification, including what to do if you've changed your name or you're currently overseas, call us on **1300 130 780** or refer to our 'How to provide proof of identification' fact sheet available on our website.

### Checklist

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

- completed all relevant steps
- signed and dated this form at Step 7
- included proof of identification (if required).

### What is a certified document?

It's a 'true copy' of an original document, sighted and signed by an authorised individual. Documents that need certification must be certified and dated within 12 months of the date we receive them.

### Who can certify a document?

Only certain individuals are authorised to certify copies of original documents. These include (but are not limited to):

- a pharmacist, dentist, optometrist, or general practitioner
- a police officer
- a registrar or deputy registrar of a court
- a Justice of the Peace
- a person enrolled as a legal practitioner on the roll of a state or territory Supreme Court or the High Court of Australia
- a permanent employee of Australia Post with two or more years of continuous service
- an officer with, or authorised representative of, a holder of an Australian Financial Services Licence (AFSL) with two or more years of continuous service.
- a finance company officer with two or more years of continuous service (with one or more finance companies).

The individual must view both the original and the copy to make sure that both documents are identical. They must then write or stamp "This is a true and correct copy of the original" on each of the copies, followed by their signature, printed name, qualifications, address, phone number and the date.

### Send this form to

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

**Or scan and email it to:** [mypartner@lucrf.com.au](mailto:mypartner@lucrf.com.au)

(If you're providing proof of identification, you must send it with your form via post only)

**i** If you need any help completing this form, please call us on **1300 130 780** or email [mypartner@lucrf.com.au](mailto:mypartner@lucrf.com.au).