

Important note

When you request to merge your additional super account(s) to your chosen super account,

- your chosen super account will retain its beneficiary nomination(s). All other beneficiary nominations in your closed additional super account(s) will be cancelled.
- your chosen super account will retain its investment options and future contribution strategy. This means that the super balance transferred to your chosen super account will be invested according to the future contribution strategy of your chosen super account. Your additional super account(s) will close, and all other investment and contribution strategies in your closed additional super account(s) will no longer apply.
- When one or more of your additional super account(s) are invested in Member Direct, we may need to sell down the investments and close the Member Direct account(s) before we can merge the additional super account(s) into your chosen super account. If this is the case, we'll contact you before we close the Member Direct account(s).



Claiming a tax deduction for super contributions

You might be able to claim a tax deduction for any personal contributions you've made to your super. To claim a tax deduction for personal super contributions, you must send us a Notice of intent to claim a tax deduction form before you transfer any part of your super account to another super account or close your account.

We can't accept your Notice of intent to claim a tax deduction form after a request for merge to another super account has been processed.

To get a claim form or find out more, go to australiansuper.com/ClaimDeduction

3 Combining your cover (if any) before merging your AustralianSuper super accounts

Before merging your super accounts, you can choose to combine the insurance cover (if any) in your additional super account(s) with the cover in your chosen super account. Once your cover is combined, your super account(s) will be merged and your additional super account(s) will be closed.

You can combine some or all of the cover in your additional account(s) by marking Option 1 or 2 below and providing your account numbers (if needed). If you don't have any cover or don't want to combine cover in any of your super accounts, mark Option 3 below.

Option 1: Please combine all my cover in **all my additional super account(s)** to the chosen super account I've nominated in section 2.

Option 2: Please combine my cover in the **additional super account(s) listed below**, to my chosen super account.

Additional account number

Death cover Total & Permanent Disablement (TPD) cover

Additional account number

Death cover Total & Permanent Disablement (TPD) cover

Option 3: Please **do not** combine any insurance cover I may have in my super accounts.

When you combine the insurance cover you have in your additional account(s) with the cover in your chosen super account, please note that:

- any Income Protection in your other super account(s) can't be combined with the Income Protection in your chosen super account, and
- any Income Protection in your additional super account(s) that you've applied for or made changes to, such as a higher amount of Income Protection, shorter waiting period or a longer benefit payment period and work ratings that are more beneficial to you, will be transferred and applied to the Income Protection in your chosen super account. A shorter waiting period and a longer benefit payment period cost more.

Important note

When you combine your cover to your chosen super account, your cover amount and your insurance costs may change. You can check what the cost of any combined cover (except for AustralianSuper Select) will be by using the insurance calculator at australiansuper.com/InsuranceCalculator

The Death and/or TPD cover from your additional super account(s) will be combined to the cover in your chosen super account as extra (fixed) cover (rounded up to the next \$1,000). If you don't combine your insurance cover in your additional super account(s), any cover in your additional super account(s) will stop when your super accounts are merged. If you want that cover again you'll need to apply for it and provide health evidence for the Insurer¹ to consider.

To check what cover you have in each of your super accounts, use the AustralianSuper mobile app or log into your account at australiansuper.com, go to *Insurance*, then *Manage insurance*.



¹ AustralianSuper insurance is provided by TAL Life Limited (the Insurer) ABN 70 050 109 450 AFSL 237848.

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