

Step 1:
Personal details
Continued

By providing your email address you are agreeing to receive communications from us via email, or via MembersOnline. You can change or further customise how you receive your communications from us at any time by logging into MembersOnline or calling the Member Centre on **1300 366 216**. If you are not registered for MembersOnline you can register online. Some correspondence cannot be sent electronically so you may still receive some communications from us in the post.

Providing a personal email address rather than a work email address ensures we can contact you even if you change employers.

Step 2:
Elect to opt out of
insurance cover

To opt out of receiving any and all of death, total and permanent disability and income protection cover automatically in future, place an **X** in the box below.

I elect to opt out of receiving any and all of the default insurance cover that may be automatically activated on my EmployeeSaver account in future.

Step 3:
Declaration and sign

I declare that:

- I have read and understood the implications of my election, by reading the *Insurance Handbook*.
- I understand by opting out of default insurance cover, including any and all default death, total and permanent disability and income protection cover on my EmployeeSaver account, I will not receive default cover in future when my account balance reaches at least \$6,000 and I am over age 25.
- I understand that should I wish to obtain any insurance cover in the future, I will need to complete the relevant online or paper application form. I understand my ability to begin new cover may be subject to health assessment, insurance policy conditions and acceptance by the insurer, and I may not be able to get cover.
- I understand that this election cannot be revoked.

Signature

Date

Insurance cover outlined in the form is provided under group life insurance and group income protection policies issued and underwritten by MetLife Insurance Limited ABN 75 004 274 882 AFSL NO. 238096

FSS Trustee Corporation, ABN 11 118 202 672, AFSL 293340, The trustee of the First State Superannuation Scheme ABN 53 226 460 365.