

# Alterations/increases and additional policy condition advice

Use this form to make changes to your Retirement Security Plan. We recommend you speak to your financial adviser before you make any changes to your contributions.

Please print in CAPITAL LETTERS and place a cross  in any applicable boxes.

**What do you want to do?**

<input type="checkbox"/> Upgrade to Retirement Security Plan (RSP) series 4	> Complete sections <b>1, 2, 9, 10</b> and <b>11</b> .
<input type="checkbox"/> Switch your investment portfolio	> Complete sections <b>1, 3, 9, 10</b> and <b>11</b> .
<input type="checkbox"/> Change your selected retirement date (SRD)	> Complete sections <b>1, 4, 9, 10</b> and <b>11</b> .
<input type="checkbox"/> Make a contribution, rollover or transfer to your plan	> Complete sections <b>1, 5, 9, 10</b> and <b>11</b> .
<input type="checkbox"/> Increase or decrease your regular contributions	> Complete sections <b>1, 6, 9, 10</b> and <b>11</b> .
<input type="checkbox"/> Change or cancel your insurance cover	> Complete sections <b>1, 7, 9, 10</b> and <b>11</b> .
<input type="checkbox"/> Temporarily or permanently stop your regular contributions	> Complete sections <b>1, 8, 9, 10</b> and <b>11</b> .

## 1. Personal details

Plan number

Product type

Title  Date of birth

Surname

Given name(s)

Residential address

Suburb  State  Postcode

Contact phone number  Mobile number

Email address

## 2. Upgrade to Retirement Security Plan (RSP) series 4

**!** You can only upgrade to RSP series 4 if you're a current member of RSP series 0, 2 or 3. We suggest you get financial advice before doing this.

I'd like to upgrade my current plan to RSP series 4

## 3. Switch your investment portfolio

**!** Switching fees and/or costs may apply. We suggest you get financial advice before doing this.

Please select **one** investment portfolio you'd like your total account balance and any future contributions to be invested in:

- Guaranteed
- Managed
- Growth (only for RSP series 4)
- High growth (only for RSP series 4)

## 4. Change your selected retirement date (SRD)

**!** Resolution Life recovers plan costs over each year during the original term of your plan. This is from your plan start date to your original SRD. If you decide to bring your SRD forward, you'll be charged for each year it's brought forward to fully recover initial costs. There's no additional charge for extending your SRD.

Provide details for the date or age you'd like to retire (only complete **one** of these details below):

New SRD  To age  years

OR

## 5. Make a contribution, rollover or transfer to your plan

**!** A contributions charge of up to 5% applies on each single lump sum contribution.

How much is your lump sum contribution, rollover or transfer?

\$

What type of payment is being made:

- Rollover or transfer of a superannuation benefit<sup>1</sup>
- Personal (after tax) contribution – provide details below.
- Employer contribution – provide details below.

How is your personal or employer lump sum contribution being paid?

- Cheque enclosed
- Payment from my credit card

Type of credit card

- Visa  Mastercard

Credit card number

Card expiry date

Name on credit card

Cardholder signature

<sup>1</sup> Please attach a copy of your Rollover Benefit Statement or transfer documentation. If we don't hold your tax file number (TFN), you may pay tax at a higher rate than necessary on both contributions and any benefits received, and you may not be able to make any personal contributions. Please call us to check if we have your TFN.

## 6. Increase or decrease your regular contributions

**!** Please contact your adviser for the current minimum contribution amount. If you currently have additional Life or Total and Permanent Disablement cover and decrease your regular contributions, there won't be any change to your additional cover but your investment contribution will be decreased. If your contributions are quarterly, half-yearly or yearly, the new amount will start on the next due date. If you'd like the new amount to apply straight away, please call us.

Would you like to increase or decrease your regular contribution?

- Increase
- Decrease

New total contribution amount

\$

Amount paid by my employer Amount paid by me

\$  \$

## 6. Increase or decrease your regular contributions (continued)

Payment frequency

<input type="checkbox"/> Weekly	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly
<input type="checkbox"/> Quarterly	<input type="checkbox"/> Half-yearly	<input type="checkbox"/> Yearly

- I agree to a contributions charge on my regular contributions from the date of this application (your adviser will also need to complete Section 12).

A contribution percentage charge (commission) may apply to your plan. Any change you make to your regular savings contributions won't change your contributions percentage charge or the rate of remuneration your adviser receives for any contribution payments. If you'd like to change this rate, please advise below.

Contributions charge

%

## 7. Change or cancel your insurance cover

Please read these notes before you complete this section:

- You need to get an illustration from your adviser which shows the new cost of your insurance and explains how the change will affect the terms and conditions of your policy.
- If you choose to increase your current cover, supporting health evidence is required. Any additional cover will only apply once the health evidence has been received and approved by Resolution Life. We'll arrange for your adviser to contact you to get these details.
- If you also have Total and Permanent Disablement (TPD) cover, your Life cover amount can't be lower than your TPD amount.
- If you cancel your Life cover and also have TPD cover, then both will be cancelled as you can't have TPD cover on its own.

What do you want to do to your insurance cover?

- Increase
- Decrease
- Cancel

Type of cover	New sum insured		Cancel cover
Life cover	\$ <input type="text"/>	OR	<input type="checkbox"/>
TPD cover	\$ <input type="text"/>	OR	<input type="checkbox"/>

## 8. Temporarily or permanently stop your regular contributions

What do you want to do to your regular premiums (choose **one** option only)?

- Temporarily stop my regular contributions and continue to pay contributions for my Life and/or TPD cover (you must meet super contribution requirements to do this)**

If you don't pay your insurance cover within 42 days from when we've sent your premium notice, we'll deduct your insurance premiums from your investment account. If your investment account balance is insufficient to meet the insurance premium, we'll deduct this amount from your basic account (which will reduce your retirement savings) and withdrawal penalties will apply. If there are insufficient funds in your investment and basic accounts to meet the insurance premium, your insurance cover will automatically cease without notice. In addition, your policy may be cancelled if there is no longer a balance in your investment and basic accounts.

- Temporarily stop my regular contributions and cancel my Life and/or TPD cover**

If you choose this option your Life and/or TPD cover will be permanently cancelled and you won't be able to add it back again in the future.

- Permanently stop my regular contributions and change my policy to a 'paid-up' plan**

If you choose this option any Life and/or TPD cover will be permanently cancelled and you won't be able to add it back again in the future. If you'd like to transfer any insurance cover to another Resolution Life policy, please contact your financial adviser. Also, we'll stop sending premium notices to you.

## 9. Important information

Please read the following information.

### What's paid to your adviser

The adviser involved in providing advice about, and arranging alterations to, your RSP may receive payment for that and other ongoing servicing of your RSP. Your adviser and principal, if any, has to meet their expenses from this remuneration, and also relies on it to provide them with an income.

**Your adviser may receive upfront remuneration for any single or regular contribution that you contribute to your RSP. This remuneration is included in the charges that will be applied to your plan (except any remuneration that the adviser charges you directly by agreement as a fee for any special services provided and other remuneration not based on your investment contributions).**

For your single or regular contributions, your adviser and their dealer or principal, if any, may share in a commission of up to 5.5% of contributions. Your adviser can choose to reduce the amount of remuneration paid to less than the maximum. Further details are available by contacting our Customer Service Centre on 133 731.

## 9. Important information (continued)

### Privacy

The privacy of your personal information is important to you and also to Resolution Life. The purpose of collecting your information is to assess your application for release of your benefits. If the information you give us is not complete or accurate, we may not be able to pay your benefit.

In assessing and managing your application for release of your benefits, we may need to disclose your personal information to other parties, such as government authorities, external providers, other insurers, regulated bodies, financial administrators and Resolution Life. You're entitled to request reasonable access to information we have about you. We reserve the right to charge an administration fee for collating the information you request. For our policy on privacy refer to [resolutionlife.com.au](http://resolutionlife.com.au) or contact our Customer Service Centre on 133 731.

## 10. Acknowledgement and signature

### I acknowledge the following:

- I confirm that I've received or elected not to get financial advice and understand the consequences of my decision.
- I have not given any further information relevant to the risks to my adviser or Resolution Life.
- I declare that at the date of this application I'm eligible to have contributions placed in the Fund on my behalf.
- I agree to notify the Trustee of the Fund in writing immediately if I cease to be eligible to contribute to the Fund.
- I am aware of and agree to be bound by the terms of the applicable Trust Deed and Policy document (including amendments made from time to time).
- I understand that the terms and conditions of my plan will be altered where appropriate in accordance with changes by me in this form.
- I understand the alterations I've selected on this form will apply once this completed form is received and processed by Resolution Life, and that Resolution Life accepts no responsibility for any delays in post or delivery failure.
- I understand the fees and costs that apply to any alterations made to my plan.
- I accept responsibility for the investment choices I've made on this form and acknowledge that the Trustee shall not be liable for any loss due to an inappropriate choice made by me.

Name

Signature

Date

## 11. Checklist

- Have you completed all relevant sections of this form?
- If you're transferring a super benefit into your policy, have you attached your Rollover Benefit Statement?
- Have you read and understood the acknowledgement?
- Have you signed and dated the form where indicated?

## 12. Adviser use only

Indicate the commission you want to receive on single contributions:

0%    1%    2%    3%    4%    5%

Indicate the commission you want to receive on regular contributions:

0%    1%    2%    3%    4%    5%

Adviser name

Adviser contact number

Adviser number

Adviser notes


## Where to send this form

Mail or email this completed form to:

Resolution Life Customer Service  
GPO Box 5441  
Sydney NSW 2001  
askus@resolutionlife.com.au

**Any questions?**  
133 731