

Alteration form

Information sheet

This form is applicable to the following products:

Superannuation

Goldline	Personal Superannuation Plan
Provider	Personal Retirement Plan Top up Retirement Plan
Accelerator	Personal Superannuation Plan
Flexipol	Personal Superannuation Plan

Single-sector investment options

Goldline	Savings and Protection Plan
Provider	Protection and Savings Plan Special Purpose Plan
Accelerator	Savings Plan
Flexipol	Savings Plan

Fees

Please consider the following fees in relation to any of the changes you are requesting in this form. These fees are current as at 1 April 2009. This includes an alteration to regular contribution/premium (see section 2), and single contribution (see section 6).

Charges applicable to regular contribution/premium increases

Provided below is a summary of fees and charges that apply to increases. These fees and charges vary according to product.

		Establishment fee and recovery of initial expenses ⁽ⁱ⁾
Provider	Protection & Savings Plan	35% of savings increase
	Personal Retirement Plan	55% of savings increase
	Special Purpose Plan	5% of savings increase
	Top-up Retirement Plan	6% of savings increase
Goldline	Personal Superannuation Plan with insurance	61.6% of increase to contractual premium
	Personal Superannuation Plan with no insurance	55% of increase to contractual premium
	Savings & Protection Plan with insurance	39% of increase to contractual premium
	Savings & Protection Plan with no insurance	35% of increase to contractual premium
Flexipol	Personal Superannuation Plan	3.6% of increase to contractual premium. Charged each month for 12 months if age 51 and over. Charged each month for 24 months if age 50 and under.
		Savings Plan

(i) This is a once only charged fee and does not continue on an annual basis. Normal on-going charges will apply to increases.

Charges applicable to a single contribution/premium

		Single premium charge ⁽ⁱ⁾
Provider	Protection & Savings Plan	5% of single premium addition
	Personal Retirement Plan	6% of single premium addition
	Special Purpose Plan	5% of single premium addition
	Top-up Retirement Plan	6% of single premium addition
Goldline	Personal Superannuation Plan with insurance	5% of single premium addition
	Personal Superannuation Plan with no insurance	5% of single premium addition
	Savings & Protection Plan with insurance	5% of single premium addition
	Savings & Protection Plan with no insurance	5% of single premium addition
Accelerator	Personal Superannuation Plan	5% of single premium addition
	Savings Plan	5% of single premium addition
Flexipol	Personal Superannuation Plan	6% of single premium addition
	Savings Plan	5% of single premium addition

(i) Includes 3% adviser commission.

What is paid to your adviser?

Your financial adviser is a valuable resource available to you and can help you understand how investments work, how to get the most from your superannuation, and can also provide advice and guidance about other financial and insurance matters to suit your individual circumstances. Your financial adviser may receive remuneration for their services which they use to meet various expenses and also rely on it as income. Your financial adviser can choose to reduce the amount of remuneration paid to less than the maximum. For further detail, contact Resolution Life's Customer Service Centre on 133 731.

Privacy

The privacy of your personal information is important to us.

We collect and hold personal information about you so we can provide you with financial products and services and assist you with your ongoing financial needs. If we do not collect this information, we may not be able to provide you with these products and services. We may also use your personal information for other purposes, such as enhancing our customer service and product options, and to inform you of opportunities which may be beneficial to you via direct marketing. Please contact us if you do not want to receive this information.

Personal information may be shared with business areas or companies within the Resolution Life Group. We may also provide information to local and overseas entities which provide Resolution Life with administrative, financial, research or other services, other insurers and credit providers, financial advisers, brokers and other organisations authorised by Resolution Life to assist in reviewing customer needs. A list of countries where these providers are likely to be located can be accessed via our Privacy Policy.

We may also disclose personal information to courts, tribunals and disputes resolution bodies, government agencies, and other bodies we are required to provide information to under the law.

The Resolution Life Privacy Policy (available at [resolutionlife.com.au](https://www.resolutionlife.com.au)) provides more information about how we manage and protect your personal information. It sets out how you can access and correct your information, how you may complain about a breach of privacy and our process for resolving privacy related enquiries and complaints.

Please keep this information sheet for your records—don't return it with your completed form(s).

This document is issued by Equity Trustees Superannuation Limited (ETSL) ABN 50 055 641 757, AFSL No. 229757 as trustee of the National Mutual Retirement Fund (NMRF) ABN 76 746 741 299 and was prepared by Resolution Life Australasia Limited ABN 84 079 300 379 (Resolution Life), which is part of the Resolution Life Group. "AMP" and any other AMP trademarks are used by Resolution Life under licence from AMP Limited.

Alteration form

Use this form to make changes to your superannuation/insurance benefits. We recommend that you speak to your financial adviser before you make any changes to your contributions/premiums. This form is to be completed by the policy owner/member.

Only complete the sections of this form which are relevant to the alteration you require.

We will not be able to process your request unless mandatory sections **1** and **11** are complete.

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

1. Personal details (mandatory section)

Policy number

Title Date of birth

Name of policy owner/member

Residential address

Suburb State Postcode

Contact phone number

Email address

2. Regular contribution/premium

Complete this section if you would like to change the amount of the contribution/premium that you regularly pay into your policy.

Increase regular contribution/premium to
 \$ per year

For further information on the fees associated with increases, please refer to the Fees section in the information sheet.

Decrease regular contribution/premium to
 \$ per year

If you stop paying your contributions/premiums, your policy becomes a paid-up policy. For further details on paid-up policies please refer to section **9** Alteration to paid-up policy.

2. Regular contribution/premium (continued)

For superannuation only

Contribution source:
 Member (all contributions are automatically applied as member, non concessional)
 OR
 Employer (all contributions are automatically applied as employer concessional)
 If source is employer, is it Super Guarantee? No Yes
 If your contributions are quarterly, half-yearly or yearly, the increased amount will start on the next due date.
 If you would like the increased amount to begin immediately please contact Resolution Life's Customer Service Centre on 133 731.

3. Alter term/selected retirement age

Complete this section if you would like to change the age at which you wish to retire.
 Selected retirement age years

4. CPI options

Complete this section if you would like to add or remove the annual CPI increase on your policy.
 Remove annual CPI increase
 OR
 Add annual CPI increase
 To be removed from or reinstated to:
 Savings component only
 Insurance component only
 Savings and insurance components

5. Payment of contribution/premium

Complete this section if you would like to change frequency or method of payment or if you have selected to reinstate your paid-up policy. You may change as many options as necessary.

Change contribution/premium payer to (eg new employer):

New contribution/premium payer

Address

Suburb

State

Postcode

Change payment to:

Direct: (a contribution premium notice will be issued for payment by BPAY or credit card)

Quarterly Half yearly Yearly

OR

Direct debit:

Fortnightly Monthly Quarterly
 Half yearly Yearly

If you are requesting a direct debit payment method for the first time, you also need to complete an authority form. Resolution Life will be unable to complete the request until we receive all information. Direct debit transactions are only available through an Australian bank account.

If you intend making less frequent payments please ensure your account balance is sufficient to cover any fees and insurance costs that fall due before the next payment date.

To change the contribution/premium payment date please specify a date for the next payment which falls between 1st and 28th of any month:

If you would like the above changes linked to other policies, please list the policy number and the name of the policyholder

Policy number

Name of life Insured/member

Policy number

Name of life Insured/member

6. Single contribution/premium/rollover or transfer¹

Only complete this section if you would like to make a one off contribution/premium.

I wish to make a lump sum contribution/premium payment of

\$ (minimum of \$500.00 for single premium additions)

For further information on the fees associated with single contributions and premium payments, please refer to the Fees section in the information sheet.

If this is a personal or employer contribution, please indicate how the payment will be made.

Please debit my Bankcard MasterCard Visa

Credit card number

Credit card expiry

Cardholder name

Cardholder signature

For superannuation only

This lump sum represents:

- a personal (after tax) contribution²
 a rollover or transfer of a superannuation benefit³
 an employer contribution²

Did you know?

You can make a secure one-off payment online into your policy by using your credit or debit card. Simply visit resolutionlife.com.au/payment. You will need your Customer Reference Number from your latest payment notice.

1. Members must have an existing policy capable of accepting these contributions. Only Provider clients may open a new linked policy.
2. If we do not 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. If you wish to provide your TFN please call Resolution Life's Customer Service Centre on 133 731.
3. If selected please attach a copy of your rollover statement or transfer documentation.

7. Insurance

Complete this section if you would like to change the insurance cover associated with your policy. Please note that changes to policy conditions may impact premiums and benefits.

Insurance type	Life insured	Change sum insured to (\$)	Change term to (cease age)		Revised yearly premium (\$)	Cancel cover
				OR		<input type="checkbox"/>
				OR		<input type="checkbox"/>
				OR		<input type="checkbox"/>

Changes can only be made to existing insurance cover only. New insurance cover can not be added to your policy. Cancelling your insurance cover will not alter your policy to paid-up status. To alter your policy to paid-up status, please complete section 9.

If all or any insurance cover is cancelled, you will be unable to reinstate that cover on this policy.

Any increase to cover will be subject to standard underwriting assessment.

If you require a Personal Statement please contact your financial adviser or Resolution Life's Customer Service Centre on 133 731.

8. Change of portfolio details⁴

Complete this section if you would like to direct contributions/premiums to a new portfolio or switch amounts held between portfolios. This section does not apply to Flexipol products.

Portfolio	Product	New saving allocation (%) Future contribution ⁵	Lump sum amount ⁶ (current balance switch)		
			From (\$)	To (\$)	
Cash	All				
Matched/Balanced	All				
Managed	All				
Property	(G) (A)				
Equity	(G) (A)				
Capital/Fully Guaranteed	(G) (A)				
Secure	(P)				
Balanced	(P)				
		100%	\$	\$	= \$0

Product All = P, G, A (excludes Flexipol), Provider (P), Goldline (G) and Accelerator (A)

9. Paid-up policy

Complete this section if you no longer wish to make regular premium payments and make your policy a paid-up policy.

On cessation of premiums.

- Maintain sum insured⁷ OR Cancel the following insurance cover:
- Death (if death insurance is cancelled, any disablement and/or trauma held will also be cancelled)
 - Disablement
 - Trauma (not applicable for super)

Conditions

- Premium payment notices and any direct debit arrangements will cease. - If all or any insurance cover is cancelled, you will be unable to reinstate that cover on this policy.
- The option to vary the period in which the sum insured (Death/Disablement) is applicable, will cease to be exercisable.
- The options to exercise the 'Benefit Booster Option' and 'Cover Booster Option' will cease.
- If Death insurance is deleted, Disablement insurance and or Trauma insurance cannot be maintained as standalone covers.
- All other conditions of the policy will remain unchanged.

⁴ Buy-sell margins will apply to switches

⁵ A minimum saving allocation of 10 per cent is required if investing in a new portfolio.

⁶ Minimum switch amount is \$500, minimum of \$100 to remain in each existing portfolio after a switch.

⁷ Insurance charges will be debited from the account balance if insurance is maintained.

10. Reinstatement of paid-up policy

Complete this section if you wish to begin paying contributions again.

- Recommence regular contributions by **reinstating previously established** payment terms
- Recommence regular contributions by **establishing new** payment terms (please complete section 5 Payment of premium)

Contractual premium will be automatically reinstated to what it was before the policy was changed to paid-up. If you wish to reduce the annual contractual premium, minimums that apply are: Provider – \$600, Flexipol – \$150, Accelerator – \$300, Goldline superannuation – \$700, Goldline non-superannuation – \$500. If you wish to increase the annual contractual premium, increased charges may apply – please refer to the Fees section in the information sheet for details.

11. Declaration and consent (mandatory section)

Truth and accuracy – I have checked the truth, accuracy and completeness of the information submitted with this form, and all statements in writing given in support of this application which shall, subject to law, form the basis of the contract of investment and insurance.

I understand that the terms and conditions of my policy will be altered where appropriate in accordance with changes by me in this form.

I understand the alterations selected on this form will take effect once this completed form is received at Resolution Life's Customer Service, in accordance with administrative procedure, 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 policy.

I accept responsibility for the investment choices I have made on this form and acknowledge that the Trustee shall not be liable for any loss due to an inappropriate choice made by me.

11. Declaration and consent (mandatory section) (continued)

For superannuation policies only

I declare that at the date of this application I am 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).

To be completed by all policy owners/members

Signature of primary policy owner/member

X

Date

D D M M Y Y Y Y

Signature of joint policy owner if applicable

X

Date

D D M M Y Y Y Y

Adviser use only (increase, single premiums and superannuation lump sum payment additions)

Indicate the commission you want to receive on single premium addition:

0% 1% 2% 3%

Indicate the commission you want to receive on regular savings contributions:

.100 .80 0.60 0.40 .20 0

Indicate the commission you want to receive on regular insurance contributions:

.100 .80 0.60 0.40 .20 0

Indicate the commission you want to receive on superannuation lump sum payment addition:

.100 .80 0.60 0.40 .20 0

Adviser details

Adviser name

Adviser phone number

Adviser number

Adviser notes

Where to send this form

Mail this completed form to:

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

Any questions?
133 731

What you need to know

Equity Trustees Superannuation Limited ABN 50 055 641 757, AFSL No. 229757, RSE Licence No. L0001458 (Trustee) as trustee of the National Mutual Retirement Fund ABN 76 746 741 299 (Fund) is the issuer of the Life Insurance Superannuation Plan, TPD Insurance Superannuation Plan and Income Insurance Superannuation Plan products. Resolution Life Australasia Limited ABN 84 079 300 379, AFSL No. 233671 (Resolution Life) is the issuer of life insurance policies to the Trustee for these products. The Trustee, as owner of the life insurance policies, will receive the applicable benefit from Resolution Life, and in turn provides the benefit to eligible Fund members. All other insurance products under Elevate Insurance are issued by Resolution Life directly.

The information contained in this document is factual information only and it does not contain any financial product advice or make any recommendations about a financial product or service being right for you.

Resolution Life is part of the Resolution Life Group and can be contacted via resolutionlife.com.au/contact-us or by calling 133 731.