

Lutheran Super

Application for spouse membership

This application form is for applying for participation in Lutheran Super as a spouse member under the Fund's Product Disclosure Statement.

Contributions for a Spouse Member can be made via cheque, Member BPAY®, superannuation balance rollover or as a Spouse Contribution made by an eligible member of Lutheran Super. The initial contribution must be made within 90 days of submitting this application. If after 90 days, there has not been a contribution paid, this spouse membership will be cancelled.

Once you've completed the form, don't forget to sign it and return it to:

The Fund Administrator
Lutheran Super
GPO Box 4303
Melbourne VIC 3001

About this form

We need you to fill out this form to let us know:

- Nominated spouse (i.e. the person for whom contributions will be made) to complete Step 1 and Steps 3 to 8.
- Contributing spouse (i.e. Lutheran Super member who will pay contributions on behalf of his or her spouse) to complete Step 2 of the form only.
- your chosen investment option
- if you would like death and disability cover

To find the information you need to complete this form just look in the relevant sections of the *Membership Guide* and the *Member Information Booklet*.

If you're unsure of your decisions, we recommend that you see a licensed financial adviser.

Step 1 – Complete personal details – Nominated Spouse member

Please print in black or blue pen, in uppercase, one character per box. A ✓

Title Mr Mrs Ms Miss Other Date of birth / /

Given names

Surname

Home address

Suburb State Postcode

Daytime Telephone - Fax -

E-mail



Step 2 – Complete Current Eligible Member details

Title Mr Mrs Ms Miss Other Date of birth / /

Given names

Surname

Membership number

By signing this form as the Nominating contributing spouse:

- I acknowledge that any such contributions I make to the Fund are for the benefit of my spouse (the nominated spouse) and cannot be repaid to me. I confirm that the nominated spouse is my spouse within the meaning of relevant Government legislation (as set out in the Member Information Booklet: and if over the age of 65 and under age 70, is gainfully employed for at least 40 hours in any period of 30 consecutive days during the financial year in which the contribution is being made).
- I will advise the Trustee if my nominated spouse ceases to be my spouse within the meaning of that legislation or, if between age 65 and 70, ceases to be gainfully employed for at least 40 hours in any period of 30 consecutive days during the financial year in which the contribution is being made.
- I confirm that I am not entitled to a tax deduction for these spouse contributions.

Signature

Date

/ /

Step 3 – Choose your investment option

Take control of how your super is invested

You can choose any of the investment options detailed below. Please ensure that all the percentages add to 100%, otherwise this form will not be processed. If you don't make a selection you'll automatically be invested in the Balanced Growth - MySuper option.

I'd like to invest in the following option(s):

	Percentage to be invested
Option 1 – Cash and Term Deposits	<input type="text"/> <input type="text"/> <input type="text"/> %
Option 2 – Conservative Growth	<input type="text"/> <input type="text"/> <input type="text"/> %
Option 3 – Balanced Growth - MySuper	<input type="text"/> <input type="text"/> <input type="text"/> %
Option 4 – Balanced Growth Socially Responsible Investment	<input type="text"/> <input type="text"/> <input type="text"/> %
Option 5 – High Growth	<input type="text"/> <input type="text"/> <input type="text"/> %
Option 6 – High Growth All Australian Shares	<input type="text"/> <input type="text"/> <input type="text"/> %
Option 7 – High Growth All Australian Shares Socially Responsible Investment	<input type="text"/> <input type="text"/> <input type="text"/> %
Option 8 – High Growth All International Shares	<input type="text"/> <input type="text"/> <input type="text"/> %
TOTAL	1 0 0 %



Step 4 – Contributions – Nominated Spouse

To activate my Spouse membership a contribution will be made within 90 days in the following manner: (Select an option)

Option 1: A spouse contribution by my Spouse who is an eligible Lutheran Super member

Title Mr Mrs Ms Miss Other Date of birth / /

Given names

Surname

I wish to contribute an amount of \$ which represents a spouse contribution on behalf of my spouse named above, who is a member of Lutheran Super.

Please make cheque payable to Lutheran Super and attach to this form.

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OR

Option 2: A personal contribution via BPAY

As a member of Lutheran Super, you may be able to make voluntary contributions to your super account using BPAY. BPAY allows you to make a contribution by phone or internet from your phone or internet banking account at a time convenient to you. And it's available 365 days a year!



You can find details about how to make a contribution via BPAY, including the Biller Code and your personal Reference Number, by signing into your account at www.lutheransuper.com.au and heading to the BPAY section (under the 'Contributions' tab). For assistance, call the Helpline on 1800 635 796.

If you would prefer to make a contribution via cheque, please use this form. Contributions received by Lutheran Super via cheque may take up to three working days to process following receipt of the cheque and your completed form.

OR

Option 3: A personal contribution via cheque

I request the Trustee of Lutheran Super to accept a lump sum contribution of

\$ as an after-tax contribution* (min \$200 applies)

Please tick the box that applies to your contribution:

Personal Contribution

Self employed Contribution

I wish to make this payment by cheque. Please make the cheque payable to: **Lutheran Super**

Cheque number

* Legislative limits apply to the amount of non-concessional (after-tax) contributions that can be made to the Fund as a single payment. If your contribution exceeds those limits, the excess will be returned to you.

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11503
LCASF

OR

Option 4: By arranging a rollover of Funds from another superannuation fund account that is held in my name

As a member of Lutheran Super, you can rollover other super money at any time (once your account has been established and you have been provided with your login details), go to the website www.lutheransuper.com.au, log in and follow the link "start online rollover request". If you need assistance with this process or would like to complete a paper form for rolling in funds simply contact the Helpline on 1800 635 796.

OR

Option 5: By arranging for my current employer to pay contributions according to the Government's Superannuation Guarantee (SG) legislation into my new Spouse Account.

Please contact the Helpline on 1800 635 796 to request an *Application to become a contributing employer* form to be completed by your employer to initiate this process.



Step 5 – Choose your level of death and disability cover

PLEASE NOTE: You will be required to provide satisfactory evidence of good health and other details to the Insurer if you choose any level of death, total and permanent disablement (TPD) or income protection (IP) cover. Any cover will only commence once the insurer accepts your application. If you're not at work performing your normal duties on the date you join Lutheran Super then the insurer won't provide you with disablement insurance cover before you return to your normal duties.

Death and Total and Permanent Disablement (TPD) Cover

Please complete the details below showing the number of units, fixed dollar amount (or combination of both) of death and TPD cover you wish to have. The maximum level of TPD insurance cover is \$3 million.

Please also indicate below if you are permanently employed and work less than 15 hours per week on average, or are a casual employee or contractor. If you work less than 15 hours on a permanent basis or are a casual employee working irregular hours you will be limited to death cover and a "restricted definition of total and permanent disablement".

If you select Fixed cover, your cover will remain as Fixed cover until you leave the Fund. You are unable to convert Fixed cover to unitised cover.

- I wish to have units of death insurance cover (Insert number of units);* and
- I wish to have units of TPD cover* in Lutheran Super (insert number of units), or
- I wish to have a fixed dollar amount of insured death and TPD cover equal to \$ **
- I do not wish to have Death/TPD insurance cover, or
- I currently work less than 15 hours per week on a permanent basis or I am a casual employee or contractor.

* Please note the value of each unit of TPD cover is different for new members who joined Lutheran Super after 31 December 2015.

** Please note that if you request fixed cover, you will not be able to change to unitised cover.

Income Protection (IP) Cover

Please complete this section if you wish to apply for IP cover.

I request the level of my income protection (IP) cover to be (select an option) :

- 75% of my pre-disability income plus 9.5% of my pre-disability income as super contributions
- 50% of my pre-disability income plus 9.5% of my pre-disability income as super contributions
- 25% of my pre-disability income plus 9.5% of my pre-disability income as super contributions
- I do not wish to have income protection (IP) cover.

And, I request the duration of my benefit payment to be (select an option) :

- until age 65
- until age 67
- a period of two years
- a period of five years
- I currently work less than 15 hours per week on a permanent basis or I am a casual employee or contractor.

You can adjust, opt out of or cancel your insurance cover at any time

You can apply to adjust, cancel or opt out of your death, death and TPD* or IP insurance cover at any time by completing the *Adjusting your insurance cover* form available from the website www.lutheransuper.com.au or by calling the Helpline of 1800 635 796.

* You cannot opt out of death cover and retain TPD cover.

Your Duty of Disclosure

A person who enters into a life insurance contract in respect of your life has a duty, before entering into the contract, to tell the insurer anything that he or she knows, or could reasonably be expected to know, which may affect the insurer's decision to provide the insurance and on what terms.

The person entering into the contract has this duty until the insurer agrees to provide the insurance. The person entering into the contract has the same duty before he or she extends, varies or reinstates the contract.

Continued over



Step 5 – Choose your level of death and disability cover (continued)

The person entering into the contract does not need to tell the insurer anything that:

- reduces the risk the insurer insures you for; or
- is common knowledge; or
- the insurer knows or should know as an insurer; or
- the insurer waives your duty to tell the insurer about.

If you do not tell the insurer something that you know, or could reasonably be expected to know, which may affect the insurer's decision to provide the insurance and on what terms, this may be treated as a failure by the person entering into the contract to tell the insurer something that he or she must tell us.

If the person entering the contract does not tell the insurer something

In exercising the following rights, the insurer may consider whether different types of cover can constitute separate contracts of life insurance. If they do, the insurer may apply the following rights separately to each type of cover.

If the person entering into the contract does not tell the insurer anything he or she is required to, and the insurer would not have provided the insurance if he or she had told the insurer, the insurer may avoid the contract within 3 years of entering into it.

If the insurer chooses not to avoid the contract, the insurer may, at any time, reduce the amount of insurance provided. This would be worked out using a formula that takes into account the premium that would have been payable if he or she had told the insurer everything he or she should have. However, if the contract has a surrender value, or provides cover on death, the insurer may only exercise this right within 3 years of entering into the contract.

If the insurer chooses not to avoid the contract or reduce the amount of insurance provided, the insurer may, at any time vary the contract in a way that places the insurer in the same position the insurer would have been in if he or she had told the insurer everything he or she should have. However, this right does not apply if the contract has a surrender value or provides cover on death.

If the failure to tell us is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

AIA Australia Privacy

Your privacy is important to AIA Australia. By becoming a member, or otherwise interacting or continuing your relationship with AIA Australia directly or via a representative or intermediary, you confirm that you agree and consent to the collection, use (including holding and storage), disclosure and handling of personal and sensitive information ("Personal Information") in the manner described in the AIA Australia Privacy Policy on AIA Australia's website as updated from time to time. AIA Australia's current Privacy Policy is available at www.aia.com.au or by calling 1800 333 613. In summary, for the purposes set out in AIA Australia's Privacy Policy (including for the purposes of administering, assessing or processing your insurance or any claim) AIA Australia may:

- collect Personal Information from you, including from application forms or other information submitted in respect of your insurance, or when interacting with you (including online);
- collect your Personal Information from, and provide to, third parties in Australia and overseas, such as your representatives (including your financial adviser and the Australian Financial Service Licensee they represent), the trustee and administrator of a superannuation fund, employers, health professionals, reinsurers, government agencies, service providers and affiliates;
- be required or authorised to collect your Personal Information under various laws including insurance, taxation, financial services and other laws set out in AIA Australia's Privacy Policy; and
- disclose Personal Information to third parties which may be located in Australia, South Africa, the US, the United Kingdom, Europe, Asia and other countries including those set out in AIA Australia's Privacy Policy and you acknowledge that Australian Privacy Principle 8.1 (which relates to cross-border disclosures) will not apply to the disclosure, AIA Australia will not be accountable for those overseas parties under the Privacy Act and you may not be able to seek redress under the Privacy Act.

If you do not provide the required Personal Information, AIA Australia may not be able to provide insurance or other services to you. Information about how to access or correct your Personal Information held by AIA Australia or lodge a privacy-related complaint is set out in AIA Australia's Privacy Policy.

The most recent version of the AIA Australia Privacy Policy at www.aia.com.au applies to and supersedes all previous Privacy Policies and/or Privacy Statements and privacy summaries that you may receive or access.



Step 6 – Nominate your beneficiaries

Who'll get your super if you die while you're in Lutheran Super?

You can nominate who you prefer your death payout to be paid to if you die while a member of Lutheran Super by completing this section of the application form. This is an indication of your preferences only, as to the distribution of your death payout in the event you do not make a binding death benefit nomination. **The trustee of Lutheran Super will not be legally bound by your wishes but will take them into account.**

If you wish to make a nomination for payment of your death payout that will be binding on the trustee, you must complete a separate *Binding Death Benefit Nomination Form* available from the website www.lutheransuper.com.au or by calling the Helpline on 1800 635 796. In the meantime, before your binding death benefit nomination is received by the trustee, you may still wish to complete this section of the application form in order to advise the trustee of your preferences.

Please see the **Beneficiaries** section of this *Membership Guide* for further details.

Name

Relationship to you* Proportion of payout %

Name

Relationship to you* Proportion of payout %

Name

Relationship to you* Proportion of payout %

Name

Relationship to you* Proportion of payout %

Name

Relationship to you* Proportion of payout %

TOTAL %

- * must be a dependant or be your legal personal representative (or the executor of your will). A dependant is defined as:
- your spouse - whether by marriage, a de facto relationship (including same-sex partners) or a registered relationship under a law of State or Territory (including same-sex partners)
 - your children including step-children, adopted children and your spouse's children
 - any other person who the Trustee considers is wholly or partially dependent on you at the time of death
 - any person with whom you have an interdependency relationship.



Step 7 – Provide your tax file number

Don't pay more tax than you have to – let us know your tax file number.

Your tax file number is confidential and you don't have to give it to Lutheran Super. It is not an offence to not provide your tax file number. However, you may pay more tax than you have to if you don't supply it.

My tax file number is: – –

Special note:

In line with the Superannuation industry (Supervision) Act 1993, the Trustee of Lutheran Super is authorised to ask for your tax file number. The Trustee will only use your tax file number for lawful purposes. These purposes may change in the future if there are changes to legislation.

The Trustee may pass your tax file number to any other super fund or account to which your super is transferred in the future unless you request in writing that this not be done.

By providing your tax file number:

- the Trustee will be able to accept all types of contributions made by or for you (some limits may apply)
- you can avoid paying tax at a higher rate than would otherwise apply on your contributions
- you can avoid paying tax at a higher rate than would otherwise apply on your benefit, and
- it will be easier for you to find your super in the future and ensure that you receive all of your super benefits when you retire.

Choosing not to provide your tax file number is not an offence. However, if you don't provide your tax file number now or in the future:

- the Trustee will only be able to accept contributions made for you by your employer. No other contributions, for example, after-tax contributions, can be accepted
- you may pay more tax on contributions made for you by your employer. In some circumstances you may be able to claim back this additional tax, however time limits, fees and other rules may apply
- you may pay more tax on your super benefit than you would otherwise (although you can claim this back when you lodge your tax return).

Your privacy

LCA Nominees Pty Ltd ABN 61 008 204 939 is the trustee of the regulated superannuation fund known as Lutheran Super ABN 93 371 348 387. Lutheran Super is administered by the trustee with the assistance of a professional administration company engaged by us to perform administration services for the fund. We collect and handle personal information about you in order to manage and administer your superannuation arrangements. We may also use it to supply you with information about products and services offered by us and our related companies that we expect to be of interest to you. If you do not wish to receive marketing material, please contact us on 1800 635 796, or write to our Privacy Officer using the details listed below.

Our Privacy Policy is available to view at www.lutheransuper.com.au or you can obtain a copy by contacting us on 1800 635 796.

If you do not provide the personal information requested, we may not be able to manage your superannuation.

We may sometimes collect information about you from third parties such as your employer, another super fund, your financial adviser, our related entities and publicly available sources.

We may disclose your information to various organisations in order to manage and administer your super, including your employer, our professional advisors, insurers, other organisations who provide services or products relevant to the provision of your super, any relevant government authority that requires your personal information to be disclosed, and to our other service providers where it is used to assist with managing and administering your super.

In the process of managing and administering your super arrangements with us, your personal information may be disclosed to service providers who are based outside of Australia. It is anticipated that our current professional administrator may disclose personal information to information technology servers which are based in the United Kingdom, the United States, India, New Zealand or Bermuda. We will use all reasonable efforts (with the assistance of our professional administrator) to ensure that information disclosed via our professional administrator to foreign countries will not be held, inappropriately used or disclosed by the recipient of the information in those countries.

Our Privacy Policy sets out in more detail how we deal with your personal information and who you can talk to if you wish to access and seek correction of the information we hold about you. It also provides detail about how you may lodge a complaint about the way we have dealt with your information and how that complaint will be handled.

If you have any other queries in relation to privacy issues, you may contact us on 1800 635 796 or write to our Privacy Officer; The Privacy Officer, Lutheran Super, 197 Archer Street, North Adelaide, South Australia 5006.



Step 8 – Sign the form – Nominated spouse

To be completed by the nominated spouse. This is the person for whom contributions are to be made.

By signing this form I:

- acknowledge that I have received all information I require in order to exercise the choices I have made.
- apply to be a spouse member of Lutheran Super and I confirm my spouse is an existing Lutheran Super member.
- accept that I will be bound by the provisions of the trust deed and rules which govern the operation of Lutheran Super.
- acknowledge that if I've provided my e-mail address detail in this application form, the Trustee may, at its discretion, use that e-mail address to send general information about superannuation and the Fund, including any annual reports, member and exit statements and notices of any material changes or the occurrence of significant events by electronic means via the e-mail address I advise the Trustee.
- acknowledge that I have read and understood the attached *Membership Guide* and the *Membership Information Booklet* and agree to be bound by them.
- understand and consent to my information being collected, disclosed and used in the manner set out in this form.
- by signing this form I acknowledge that I have read my duty of disclosure as described on this form.

Signature

Date

 / /

Don't forget to return this form to:

**The Administrator
Lutheran Super
GPO Box 4303
Melbourne VIC 3001**

(You may like to make a copy for your records).

