

Membership application form



Before you sign this application form, the Trustee is obliged to give you a full copy of the Product Disclosure Statement (PDS).

You should also obtain the latest Investment Guide, Insurance Guide and other information (incorporated into the PDS) available at reisuper.com.au or on request by calling us on 1300 13 44 33. The PDS is a summary of the important information relating to the Fund. The PDS will help you to understand the product and decide if it is appropriate for your needs. The latest version of the PDS has a publication date of 28 April 2022. If this application form is not attached to, or accompanying a copy of the PDS, go to reisuper.com.au or call us on 1300 13 44 33 to obtain a copy. When you have completed and signed the form, please post to: GPO Box 4303, Melbourne VIC 3001.

* Indicates fields that MUST be completed.

STEP 1: YOUR DETAILS

*Title Mr Mrs Ms Miss Dr Other

*Date of birth / /

*Surname

*Given names

*Residential address

*Suburb *State *Postcode

Contact telephone number – Business hours ()

Contact telephone number – After hours ()

*Mobile

*Email address

STEP 2: TAX FILE NUMBER (TFN) NOTIFICATION

Don't pay more tax than you have to – provide your TFN.

REI Super is authorised by law to collect, use and disclose your TFN. Your TFN is confidential, and you don't have to give it to REI Super. It is not an offence to decline to provide your TFN to your super fund, but if we have it, we will be able to accept all types of contributions into your account, you won't pay more tax than you need to and it will be easier to find any lost super. If you transfer your super to another fund in the future, we will give them your TFN unless you tell REI Super in writing not to do so.

My Tax File Number is:

I choose not to provide my TFN.



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STEP 3: NOMINATE YOUR NON-BINDING BENEFICIARIES

Please provide details of your legal personal representative or any dependants who may be entitled to your super (including any insurance benefit) if you die. When you use this form to nominate beneficiaries, you're telling us which of your legal personal representative/s or dependant/s you'd like us to pay your super to if you die. We're not legally bound by your nomination, but we will use this information as a guide to work out who to pay your benefit to. Contact us if you wish to nominate more than 4 beneficiaries.

To make your nomination legally binding on us, download the *Binding Death Benefit Nomination form* available at reissuper.com.au/publications-and-forms

1. Full name

Residential address

Suburb

State

Postcode

Relationship to you

Date of birth

Proportion of benefit

/ /

%

2. Full name

Residential address

Suburb

State

Postcode

Relationship to you

Date of birth

Proportion of benefit

/ /

%

3. Full name

Residential address

Suburb

State

Postcode

Relationship to you

Date of birth

Proportion of benefit

/ /

%

4. Full name

Residential address

Suburb

State

Postcode

Relationship to you

Date of birth

Proportion of benefit

/ /

%

TOTAL MUST ADD UP TO

1 0 0 %



> STEP 4: MEMBER INVESTMENT CHOICE

You can choose any one or more investment options, up to a total of 9. You should refer to the **Investment Guide** (available at reisuper.com.au) for further details in relation to Member Investment Choice. The total of your choices must add up to 100% for it to be a valid choice. **If your choices do not add up to 100%, or if you don't make a selection, the default investment option will apply to your entire super balance and all contributions received in your member account, until further notice is received from you.**

REI Super's default investment option is the Balanced (MySuper Option) investment option.

Percentage to be invested

Growth				%
Balanced (MySuper Option)				%
Stable				%
Cash				%
Australian Shares				%
International Shares				%
Australian Property				%
Global Property				%
Bonds				%
TOTAL	1	0	0	%

> STEP 5: INSURANCE COVER FOR DEATH AND TOTAL AND PERMANENT DISABLEMENT (TPD)

Members joining REI Super may be provided with Default cover automatically after joining REI Super or if they elect (opt in) to take out Default cover, provided eligibility and commencement of cover rules are satisfied. Under Government legislation, Default cover cannot commence until you are aged 25 or over, and your account balance has reached \$6,000 or above at least once since joining REI Super UNLESS you opt in to have cover. You can opt in to have cover using this form, or at a later time (within 180 days of joining REI Super). Other eligibility and commencement of cover rules apply.

If Default cover commences for you, you will receive 4 units of Death and Total & Permanent Disablement (TPD) insurance subject to eligibility conditions. You can either select; **Unitised Cover** (where the amount of cover will vary with your age and the cost of cover [insurance fees] will remain fixed), or you can select **Fixed Cover** where the amount of cover will remain the same, however the premium will vary according to your age. You can only select Default cover that is Fixed Cover using this form.

OPT IN TO HAVE DEFAULT COVER

Complete this section if you are 25 years or under, and/or have an account balance of less than \$6,000 and wish to opt in to have Default Death and TPD cover.

Important Note: If you opt in to have Default cover, you will not be provided with the cover unless you meet other eligibility and commencement of cover rules. In particular, an Active Contribution such as an employer or member contribution or roll-in must be received for you within 180 days of you joining REI Super for Default cover to commence. Cover will not commence if it has previously been cancelled or ceased for you in REI Super.

I am currently under 25 years of age and/or my account balance is less than \$6,000

By ticking this box, I opt in to have default cover before turning age 25 and/or before my account reaches \$6,000, as applicable to me.

When you validly opt in to have Default Cover, your cover will usually commence with effect from the date of receipt of the opt-in provided you meet commencement of cover rules specified in the Insurance Guide and summarised in the Important Note above. The Default Cover will be subject to Limited Cover restrictions for the first 30 days. These Limited Cover restrictions will be lifted and will be replaced by Full Cover after the first 30 days if the following three criteria are satisfied (unless Limited Cover restrictions apply for some other reason):

- An employer contribution is received from your employer within 180 days of joining REI Super; and
- You satisfy **Additional Criteria** (relating to your health in the 6 months prior to cover commencing) on the date cover commences; and
- You are in **Active Employment** for first 30 days of cover commencing.

Otherwise Limited Cover restrictions will usually continue for a minimum of 24 months and will be lifted if you are in **Active Employment** for the last 30 consecutive days of that minimum period – if not, Limited Cover restrictions will continue until you are in **Active Employment** for 30 consecutive days. Please see the *Insurance Guide* (available at reisuper.com.au) for more information including an explanation of Limited Cover, **Additional Criteria**, and **Active Employment**.

SELECT THE TYPE OF DEFAULT COVER PROVIDED TO YOU AUTOMATICALLY OR IF YOU OPT IN

I choose to have Unitised Default cover

The amount of cover provided to you (if you are eligible and satisfy commencement of cover rules) is based on your age, but the cost of cover will not vary according to your age.

I choose to have Fixed Default cover

The amount of cover provided to you (if you are eligible and satisfy commencement of cover rules) will stay the same as you get older but the cost of cover will change.

If you do not make a selection and are eligible, you will receive Unitised Default cover if Default cover commences for you.

Please refer to the Insurance Guide (available at reisuper.com.au) for more information.

Important note: If you are under age 25 and/or have an account balance less than \$6,000 and do not opt in to have Default cover, if eligible, Default cover will commence from the date the first Active Contribution (such as an employer or member contribution, or roll-in) is received and you are aged at least 25 and have had \$6,000 in your account at least once since joining REI Super. Cover will not commence if it has previously been cancelled or ceased for you in REI Super. Also, cover will not commence if you let us know that you do not want Default cover to commence when you reach age 25 and have at least \$6,000 in your account. Contact us if you wish to opt out of the commencement of any Default cover.



The cover that commences will be subject to **Limited Cover** restrictions for the first 30 consecutive days. These Limited Cover restrictions will be lifted and will be replaced by Full Cover after the first 30 days if the following three criteria are satisfied (unless Limited Cover restrictions apply for some other reason):

- An employer contribution is received from your employer within 120 days prior to cover commencing; and
- You satisfy **Additional Criteria** (relating to your health in the 6 months prior to cover commencing) on the date cover commences; and
- You are in **Active Employment** for first 30 days of cover commencing.

Otherwise Limited Cover restrictions will usually continue for a minimum of 24 months and will be lifted if you are in **Active Employment** for the last 30 consecutive days of that minimum period – if not Limited Cover restrictions will continue until you are in **Active Employment** for 30 consecutive days.

Please see the *Insurance Guide* (available at reisuper.com.au) for more information including an explanation of Limited Cover, **Additional Criteria** and **Active Employment**.

CANCELLING/CEASING COVER

If you are provided with Default cover automatically (if you are at least 25 years old, have at least \$6,000 in your account and meet other Eligibility and Commencement of cover rules) or you opt in to have Default cover (notwithstanding you are under 25 years old and/or have an account balance less than \$6,000), you can cancel your cover at any time after it commences. The cancellation of cover is effective from the date your cancellation request is accepted. This means:

- you or your beneficiaries will not be able to make an insurance claim in relation to something that happens after the cancellation date
- the cost of cover will stop being deducted from your account
- you will not be provided with insurance cover through REI Super again unless you make an application which is approved by the insurer after providing health evidence and any other information deemed relevant by the Insurer.

Any insurance cover provided to you may cease in other circumstances.

Important notes:

- The Trustee of REI Super has taken out a contract of insurance with MetLife Insurance Limited ABN 75 004 274 882 AFSL 238096 ('MetLife' or the 'Insurer') to provide the insurance benefits in the Fund. On becoming an insured member, you are bound by the terms and conditions of this contract of insurance.
- Please refer to the **Insurance Guide** for Commencement of cover and Eligibility rules.
- The cost of **insurance** is deducted from your REI Super account balance monthly and may be backdated to the date cover commences where contributions are received later. Cover may not commence at all, or may cease, if insufficient employer or other contributions are received to pay for the cover.
- You may also be able to transfer insurance cover you hold already with another super policy. Please see the *Transfer of Insurance Cover* form, for further detail and conditions.
- If you require a different amount of cover (for example, additional units or higher fixed cover), you will need to submit an application for additional cover by logging into your REI Super account at reisuper.com.au and going to the insurance area. You will be required to provide health evidence and any other information deemed relevant by the Insurer (referred to as 'full underwriting').
- Your eligibility to claim for benefits will be determined by the Insurer in line with our insurance policy terms and conditions.
- You should consider the Insurance Guide to determine whether (and what) insurance cover is appropriate for you and, if you need assistance, seek financial advice from an appropriately qualified financial adviser that takes into account your personal circumstances.
- If you are under the age of 25 and/or your account balance is under \$6,000 and opt in to have Default cover, you are electing to take out cover regardless of your age, the size of your account balance and/or inactivity in your account and have applicable insurance fees deducted from your account. You can cancel your insurance at any time (see Section 4 of the **Insurance Guide**). For example, you may cancel your insurance in REI Super in the future if you have insurance cover elsewhere and/or the cost of cover is inappropriately reducing your super savings. When deciding whether to make an election, you should consider your personal circumstances including your current and future insurance needs and the impact of insurance costs on your retirement savings.

Where a Member has previously:

- received or was entitled to receive a terminal illness or total and permanent disablement benefit from a superannuation fund or life policy; or is applying for or entitled to apply for a total and permanent disablement benefit from any source, or
- is diagnosed with a terminal illness

prior to cover commencing or re-commencing, including Default Cover, will be subject to Limited Cover restrictions indefinitely. These Limited Cover restrictions may be removed on application to the Insurer subject to underwriting.

In completing any requests for insurance cover, you are required to comply with the Duty to Reasonable Care not to make a Misrepresentation as set out in the 'Other important information' section in the **Insurance Guide** available at reisuper.com.au. The commencement of your cover is subject to eligibility criteria and other conditions, the deduction of insurance costs from your account, and the Insurer's acceptance of your application.

INCOME PROTECTION (IP) INSURANCE

You are able to apply online for IP cover once your *Membership Application* has been received and finalised. Please refer to the website or the **Insurance Guide** for further detail.



Membership Application form cont...

STEP 6: EMPLOYMENT DETAILS

Employer trading name

Postal address

Suburb

State

Postcode

Employer telephone number

Employer ABN

Date joined employer

Date of commencement of contributions[#]

[#] Complete this date only if contributions commence at a date different from 'Date joined employer'.

Job title

EMPLOYMENT STATUS

1. Are you currently employed or self-employed in the real estate industry?*

YES NO

2. Are your employer superannuation contributions being paid to REI Super?*

YES NO

If you've answered 'Yes' to both questions 1 and 2, you will join as an Employer Sponsored member. Please proceed to STEP 7.

If you've answered 'No' to either question 1 or 2, you will join REI Super as a Direct Member.

Please complete questions 3 & 4 below to determine which premiums rates will apply (White-collar or Blue-collar).

3. Do you work more than 30 hours per week?*

YES NO

4. Do you spend at least 80% of your total working time (excluding travel time between offices) in an office or similar environment performing clerical, administrative or management duties?*

YES NO

You must answer 'Yes' to questions 3 and 4 to qualify for the White Collar classification. If you do not answer questions 3 and 4, the Blue Collar classification will apply to your cover. In the event that your occupation has been misclassified, the Insurer reserves the right to review the occupation classification and adjust the premium cost.

STEP 7: DECLARATION AND SIGNATURE

Your signature below indicates that you have read, understood and agree to the following statements:

- I apply to become a member of REI Super on the terms and conditions contained in the Trust Deed and Rules of the Fund. I understand that the Trust Deed and Rules can be inspected on request.
- I have obtained and read the information provided or accessible to me about the Fund, in particular, the Product Disclosure Statement, the Investment Guide, Insurance Guide and other information incorporated into the Product Disclosure Statement available at reisuper.com.au.
- The choices I have indicated on this form will remain in force until I advise the Trustee otherwise, with the effective date of change being as advised by the Trustee.
- The information that I have supplied on this application form is true and correct at the date of signing and I will notify the Trustee immediately if any of this information changes.
- I acknowledge that the Trustee may use my email address and/or mobile phone number (if provided) to send me information, including member product disclosure documentation and marketing material digitally. This information may be sent by email with an attachment or may include a link to a website from where it can be downloaded. I also acknowledge that should I wish to receive all documentation by mail rather than email, I can update my preferences by logging into my account or by calling REI Super.
- I understand and consent to my information being collected, disclosed and used in the manner set out in this form.
- I have read and understood the Privacy Policy which is available at reisuper.com.au/privacy-policy and I consent to my personal information being collected and used by REI Super in accordance with this policy.
- I understand that investment returns are not guaranteed, and the value of my investment in the Fund may rise or fall.
- I understand that fees and costs apply to my participating in the Fund.

*Signature

*Date

READY TO SEND US YOUR FORM?

Once you have completed and signed this form, please either:

Post: GPO Box 4303 Melbourne VIC 3001

Email: admin@reisuper.com.au

WE'RE HERE TO HELP

If you need any assistance with filling out this form, or have any questions about super, please feel free to call us on **1300 13 44 33**.



