



LIFE INSURANCE

Enduring Rollover Authority Request

(Insurance premiums only)

Please complete only the relevant sections. Instructions to pay from a super fund (including external Rollovers) can only apply to policies held inside super (this applies to policies owned by SMSF or Equity Trustees Superannuation Limited).

Your policy details

Policy number

Policy number

Policy number

Policy number

Rollover from external super fund – enduring authority

Only complete this section if you want to pay your premium by an ongoing annual rollover from your external super fund account. Please note you can only request one MLC insurance policy to be paid by rollover from any one external fund.

This form is a direction to the trustee of your nominated external super fund to rollover funds to the Smart Future Trust and a direction to the Trustee to apply those funds in payment of premiums for your insurance policy.

Please read – Important information

- The member must be the same for both the MLC insurance policy and the external super fund account.
- If the rollover request is rejected by the external super fund for any reason, the Trustee will request alternative payment details from you, otherwise the policy will lapse.
- An amount equal to the annual premium payable will be requested as a rollover from your external super fund account proximate to the annual anniversary date for your insurance policy. We will notify you of the amount of the annual premium required prior to requesting the rollover from your nominated external super fund.
- You agree that if the Fund or the Trustee change at any time, then this enduring rollover authority applies to authorise the trustee and administrator of the successor fund, to continue the ongoing annual deduction from your external super account to pay your premium.

Your responsibility

- It is your responsibility to determine the impact the rollover may have on any entitlement you have in the external super fund.
- Please ensure the account balance with the external super fund is sufficient to allow for the rollover of the required amount and ensure you meet any minimum balance requirements of the external super fund.
- You authorise the deduction from your external account by the trustee of the external fund any applicable fees or charges which may be payable as a result of the rollover.
- You discharge the trustee of the external super fund from any further liability in respect of the rollover benefit once the amount is transferred to the Smart Future Trust.



The Trustee
Equity Trustees Superannuation Limited
ABN 50 055 641 757 AFSL 229757

The Fund
Smart Future Trust
ABN 68 964 712 340

The Insurer
MLC Limited
ABN 90 000 000 402 AFSL 230694

Insurance is issued by MLC Limited. MLC Limited uses the MLC brand under licence from the Insignia Financial Group. MLC Limited is part of the Nippon Life Insurance Group and is not a part of the Insignia Financial Group.

MLC02PT

Rollover from external super fund – enduring authority (continued)

Termination of arrangements

- You must notify the Trustee in writing if you wish to terminate the ongoing annual rollover arrangement. Until such time, this direction and authority remains valid.
- The Trustee may, at its discretion or as may be required by law or regulations, terminate arrangements for annual rollover of funds from a nominated external super fund.
- The Trustee may be able to claim a tax deduction for the premium it pays for your insurance and, at its discretion, may pass some or all of the benefit of this tax deduction to you by reducing the amount of the rollover required to meet the premium, when the rollover comes from a taxed source.

Rollover details

1A Transferring from

Please complete details of the superannuation fund from which the rollover is being requested.

Please contact your nominated external super fund to determine if they have additional requirements to process the rollover, such as proof of identify documentation. Please complete all details and ensure you provide the fund's Australian Business Number (ABN) and Unique Superannuation Identifier (USI).

The Trustee cannot accept certain rollovers, such as pension or super amounts transferred from the UK or New Zealand Kiwi Saver or untaxed amounts. It is your responsibility to ensure these types of amounts do not form part of your benefit in your nominated external super fund account.

Transferring from (Please tick one box only):

☐ External Super Fund

External Fund Name

External fund product name

External membership account number

Unique Superannuation Identifier (USI)

External fund ABN

☐ Self-managed Super Fund (SMSF)

SMSF Name

Electronic Service Address (ESA)

BSB

Account Number

ABN

1B Transferring to

The requested rollover payment will be transferred to Acenda Life Insurance Unique Super Identifier (USI) – 68964712340017.

The Trustee will request the exact amount applicable to pay the insurance premium for the policy number listed in this form.

Authority and Declaration

Until further notice in writing:

- I direct and authorise the trustee of my nominated external super fund (listed in section 1A) to effect the annual rollover of funds (as may be requested by the Trustee on my behalf).
- I give my nominated external super fund (named in section 1A in this form) and the Trustee authority to exchange relevant information to facilitate the requested rollover of funds, including disclosing my tax file number.
- I authorise the Trustee to apply those funds to pay for premiums for my MLC policy.

I declare:

- The information provided in this form is true and correct.
- I have read and accept the terms set out in the 'Important information' section on page 1.

Signature of Life Insured/Member

	Date (DD/MM/YYYY)							

Full name of member

Address of member

Send us your form

Please mail your completed, signed and dated form to:

MLC Life Insurance - Operations
PO BOX 23455
Docklands VIC 3008

Email: enquiries.retail@mlcinsurance.com.au

If you have any questions, please contact your financial adviser or call us on **13 65 25** Monday to Friday.