

AvSuper's accumulation accounts are open to everyone, including families of current members and self-employed people



member application

Please complete this form if you would like to open an AvSuper account, having read the **AvSuper Product Disclosure Statement**. For help in completing this form, call AvSuper on 1300 128 751.

Please send your completed form to AvSuper Admin, GPO Box 5134, Sydney NSW 2001 or fax to (02) 9372 6574.

Personal details

Surname			Mr/Mrs/Ms/Miss
Given names			
Address			
Suburb	State	Postcode	
Telephone (daytime)	Mobile		
Email			Date of birth

Initial contributions

Please choose at least one contribution type for making a contribution to open your account. **If your employer is not making regular contributions for you, your initial contribution total must be at least \$1,200.**

<input type="checkbox"/>	Rollover \$		from	
<i>Note: you will need to arrange the rollover (using eRollover via Member Online is easy) in addition to completing this form.</i>				
<input type="checkbox"/>	My employer will make regular contributions for me and I am including my employer details overleaf.			
<input type="checkbox"/>	Personal contribution \$		via Direct Deposit (AvSuper Fund BSB 014002 Account 2945 34605)	
<input type="checkbox"/>	Other \$		Type (e.g. contribution split)	

Investment choice (future contributions allocation)

You can choose from eight professionally managed investment options (as described in the **AvSuper member investment choice guide**) for your retirement savings. If you do not make a choice your money will be invested in the Growth (MySuper) option which is the default. Please complete the following table to make a choice:

Cash		%
Conservative growth		%
Stable growth		%
Balanced growth		%
Growth (MySuper) - default		%
High growth		%
Australian Shares		%
International Shares		%
TOTAL	100	%

You can change your choice later via **Member Online** or sending us a completed **Nominate or switch investment options** form.

Tax file number (TFN)

Under the Superannuation Industry (Supervision) Act 1993, AvSuper is authorised to collect, use and disclose your TFN. We may disclose your TFN to another super provider, when your benefits are being transferred, unless you request, in writing, that your TFN not be disclosed to any other super provider.

Declining to quote your TFN to AvSuper is not an offence. However giving your tax file number to us will have the following advantages:

- we will be able to accept all permitted types of contributions to your account/s;
- other than the tax that may ordinarily apply, you will not pay more tax than you need to for super contributions and payments when you start drawing down your super benefits; and
- it will make it much easier to find different super accounts in your name so that you receive all your superannuation benefits when you retire.

My Tax File Number is:

I consent to my TFN being used to search the ATO database for other super accounts I may have. Yes No

Employer details (if getting employer contributions)

Business name	ABN
<input type="text"/>	<input type="text"/>
Telephone	Email
<input type="text"/>	<input type="text"/>

Insurance cover

All AvSuper members receive two units of non-compulsory limited Automatic Cover (eligibility rules and terms & conditions apply); note it will be limited cover unless your employer has chosen AvSuper as their default fund - please refer to the **AvSuper Member Insurance Guide** or contact us for details. To take out more insurance cover please complete the **Voluntary insurance application** or apply via Member Online.

Note if you roll over any old super, you may also be eligible to roll over your existing insurance cover as well. Please contact us for details.

Nomination of beneficiaries

We can only accept non-binding nominations as part of this application. If you want to make a legally binding nomination of beneficiaries, send us a witnessed and completed Nomination of beneficiaries form (available from our website).

This information helps the Trustee decide who should receive the death benefit payable from AvSuper if you die while a member. The Trustee has the final say in how your death benefit is paid, but will take your nomination into consideration. If you do not have any dependants*, your benefit will be paid to your legal personal representative. You can update your nomination at any time via Member Online at www.avsuper.com.au

I nominate the following dependants* or legal personal representative to receive my benefit if I die before withdrawing the money:

Name	Address	Relationship	%
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
TOTAL			100%

* Dependants are your legal or de facto spouse, children (including stepchildren, ex-nuptial children and adopted children) and any other person with whom the Trustee considers you had an interdependency relationship at the time of your death.

Declaration

- I am applying to join AvSuper and agree I will be bound by the Trust Deed and rules of the Fund. I have received and read the **AvSuper Product Disclosure Statement**.
- I understand that unless I choose an investment option, my money will be invested in the Growth (MySuper) option by default but I can change this at any time.
- I have read and understood the objectives, risks and historical returns for each option I am choosing and/or the Growth (MySuper).
- I have read and understand the general terms and conditions for Automatic Cover as described in **AvSuper's member insurance guide** and on your website. I understand that if I have claimed a Total and Permanent Disability (TPD) payment I will not be eligible for a TPD payment under AvSuper voluntary cover, including Automatic Cover.
- I understand that I have a current and ongoing duty to disclose anything that may influence the insurer's decision about my cover. I have read the full **duty of disclosure** on AvSuper's website.
- I have read the **AvSuper privacy notice** (available from www.avsuper.com.au or by phoning 02 6109 6888).

Signature

Date