

Reduce or Cancel Your Insurance Cover



GuildSuper will reduce or cancel your Death, Total and Permanent Disablement (TPD) and/or Income Protection (IP) cover in accordance with your request in this form.

Before reducing or cancelling your GuildSuper cover and replacing it with cover from another insurer, you should wait until your other cover has been accepted.

Once your cover is reduced or cancelled, it cannot be reinstated without GuildSuper's Insurer's acceptance. You will be required to provide information about your health and lifestyle, and may be required to undergo medical tests and examinations.

What you need to do

Complete this form and return it to **GuildSuper, GPO Box 1088 Melbourne VIC 3001**.

1. Personal details (please complete all sections in block letters)

GuildSuper Member no.	<input type="text"/>												
Title	Dr	<input type="checkbox"/>	Mr	<input type="checkbox"/>	Mrs	<input type="checkbox"/>	Miss	<input type="checkbox"/>	Ms	<input type="checkbox"/>	Other	<input type="text"/>	
Surname	<input type="text"/>												
Given name(s)	<input type="text"/>												
Preferred name	<input type="text"/>							Date of birth	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>
Phone no. (home)	(<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"/>	
Phone no. (work)	(<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"/>	
Email	<input type="text"/>												
Residential address													
Street no.	<input type="text"/>				Street name	<input type="text"/>							
Suburb	<input type="text"/>					State	<input type="text"/>	Postcode	<input type="text"/>				
Postal address (if different to Residential address)													
Street no. / PO Box	<input type="text"/>				Street name	<input type="text"/>							
Suburb	<input type="text"/>					State	<input type="text"/>	Postcode	<input type="text"/>				

2. Is your Occupational Classification up to date?

Occupational Classifications – Standard, White Collar and Professional – will determine how much you pay for cover. It is essential we have your correct Occupational Classification on record so you pay the right amount.

Contact GuildSuper to find out the Occupational Classification we have on record for you. To update your Occupational Classification, complete the *Update Your Occupational Classification* form available on our website.



3. Reduce your Death, TPD or IP cover

Before reducing your cover, you need to know whether you have Unitised cover or Fixed cover and, for changes to IP cover, whether it has a maximum Benefit Period of 5 years or to age 65. You can find this out by checking your last statement, viewing your insurance online or by calling GuildSuper.

Choose which of the following two options applies to you (A or B). Tick the cover type you want to reduce, then insert either the dollar value or the number of units of cover you wish to retain.

A. I have Unitised cover and want to reduce my:

- Death (including Terminal Illness) cover to \$ (rounded down to the nearest whole unit) **OR** units
- TPD cover* to \$ (rounded down to the nearest whole unit) **OR** units
- IP cover for a maximum of 5 years to units

OR

B. I have Fixed cover and want to reduce my

- Death (including Terminal Illness) cover to \$
- TPD cover* to \$
- IP cover payable up to age 65 to units

* If the amount of your TPD cover exceeds Death cover, then your TPD cover will be capped at the Death cover amount.

4. Cancel your Death, TPD or IP cover

I want to cancel my:

- Death cover (cancelling death will also cancel your Terminal Illness and TPD cover)
- TPD cover
- IP cover

If we receive your request to cancel cover within 60 days of your cover commencing, then:

- we will cancel the cover, backdated to the date your cover commenced
- we will refund the insurance costs (including premiums) to your GuildSuper account, and
- you will not be entitled to make a claim under the cancelled cover (including for the 60 days).

Important note: This applies to Default cover, and any cover obtained by you on application to the Insurer. A cancellation request received within 60 days of cover commencing will always have backdated effect.

5. Declaration

- I hereby declare that to the best of my knowledge all information provided in this form is true and correct and no information has been withheld.
- I understand that if I later apply for Death, TPD or IP cover, that cover will be subject to the conditions of the policies and underwriting and acceptance by MetLife. It will involve me answering questions about my health and lifestyle, and may require me to undergo medical tests and examinations.
- I understand that reducing or cancelling any Default cover means that I will not be entitled to Insurance Boost for that type of cover.
- From the date that Guild Super's Insurer accepts this fully completed form (or from the date cover commenced, if my request is received by the Trustee within 60 days of cover commencing), I will no longer be covered for any insurance that I have chosen to cancel or for the amount of cover I have chosen to be reduced.
- I agree to be bound by the insurance policies between MetLife and the Trustee, which govern the terms of the insurance.
- I have read and understood the *Product Disclosure Statement (PDS)* including the *Insurance Guide*.

Signature

Date / /

Next steps

Send completed form to: **GuildSuper, GPO Box 1088, Melbourne, VIC 3001**

Need help?

Please call GuildSuper on **1300 361 477** from 8am to 7pm (AEST) Monday to Friday.

Issued by Guild Trustee Services Pty Limited ABN 84 068 826 728 AFS Licence No. 233815 RSE Licence No. L0000611 as Trustee of the Guild Retirement Fund ABN 22 599 554 834 (which includes GuildSuper and Child Care Super) MySuper Authorisation No. 22599554834526. GuildSuper insurance is provided by MetLife Insurance Limited, ABN 75 004 274 882 AFS License No. 238096.

We collect your personal information for purposes as detailed in the Privacy Statement and Privacy Policy which you can access at guildsuper.com.au/privacy. Call GuildSuper on **1300 361 477** to access or update the personal information we hold about you.

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