

MEMBER APPLICATION FORM

Please complete this form to apply to become a new member of Nationwide Super (Employer Sponsored Division). Your employer must first be registered with Nationwide Super.

Join online
instead!
Visit our
website!

1. Personal Information *Mandatory Information

Member ID

(if already issued)

*Title

*Surname

*Given Name(s)

 *Residential
Address

*Suburb

*State

*Postcode

 Postal Address
(if different to above)

Suburb

State

Postcode

 *Date of Birth
(dd mm yyyy)

Gender

(Please tick box)

☐ Male

☐ Female

Mobile Phone No.

Daytime Phone No.

Email

 *Your Employer
(or Employment Agency)

 Employer's
Phone No.

 Date Joined Employer
(dd mm yyyy)

 Your Tax File
Number (TFN)

You are not obliged by law to provide your TFN, but there may be tax consequences - see Nationwide Super's Member Guide.

Tick this box to get a link to download your Member Card to your smartphone via:

☐

Email

OR

☐

SMS

2. Your Investment Options

QUICK APPLY OPTION

If you do not make a choice, you will be invested in the Nationwide MySuper option

MAKE YOUR OWN CHOICE

If you would like to choose how your account balance and future contributions are invested, please nominate your investment choice option(s) as a percentage below:

Cash	%
Prudent	%
SRI/Ethical	%
Nationwide MySuper	%
High Growth	%
Total	100%

You may nominate multiple options; however the total must equal 100%.

3. Your Death Benefit Options

QUICK APPLY OPTION

If you have not nominated a valid beneficiary at your time of death, we will attempt to locate potential beneficiaries or may pay the benefit to your estate

MAKE YOUR OWN CHOICE

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Option A: NON-BINDING (YOUR PREFERRED) BENEFICIARY

I would like to nominate preferred dependant beneficiaries for the payment of any death benefit from my Nationwide Super account (complete the table below):

Full Name	Relationship (e.g. spouse, child)	Portion of benefit
First		%
Last		
First		%
Last		
First		%
Last		
First		%
Last		

If more than four beneficiaries are required please attach details separately.

TOTAL **100%**
Must add to 100%

When nominating your non-binding beneficiaries, please ensure that you nominate a dependant beneficiary (including a spouse, a child, a person who is financially dependent on you or a person in an interdependency relationship with you). The Trustee of Nationwide Super can only consider a non-dependant where there is no dependant(s) or estate. This type of nomination is not binding on the Nationwide Super Trustee and will guide us as to your wishes; however the Trustee makes the final decision as to whom the benefit will be paid.

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Option B: BINDING BENEFICIARY

I would like to receive a Binding Death Benefit Nomination form to make a binding beneficiary nomination.

A binding death benefit nomination is legally binding on the Trustee of Nationwide Super. This means that on your death, your Nationwide Super benefit would be paid as you instructed, as long as your nomination is valid and any named beneficiaries are dependent upon you at the time of your death.

4. Your Insurance Options

QUICK APPLY OPTION

SIMPLE DEFAULT

You will automatically be provided with Death and Total and Permanent Disablement (TPD) insurance cover, based on your age, once your first employer contribution is received

Your premium cost varies with age and is calculated daily and deducted from your Nationwide Super account on a monthly basis. The amount of automatic insurance cover provided varies with age and restrictions may apply – see the Insurance Guide at nationwidesuper.com.au/PDS

MAKE YOUR OWN CHOICE

SIMPLE DEFAULT

☐

Tick this box if you are happy with automatic default cover based on your age.

NO COVER

☐

Tick this box if you do not want any insurance cover and would like to opt-out of automatic insurance cover with Nationwide Super

Once you have opted out of insurance cover, you can only obtain insurance again by completing a full application for insurance cover and be approved by the insurer.

CHOOSE NOW - NEW EMPLOYEES ONLY

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Tick this box if you have joined your employer within the last 6 months and would like to automatically double the amount and cost of your automatic Death & TPD insurance cover (no health questions required)

This election must be made within 6 months of when you started working for your employer who contributes to Nationwide Super. Limited cover will apply to any increase in cover received under this section unless you are in Active Employment on the date of this application. Please refer to the Insurance Guide for full details.

APPLY ONLINE

If you would like to select your own level of insurance cover, you can apply online using MemberAccess.

Simply go to the *Insurance Details* section after logging in, and click the *Online Insurance* button to get started.

5. Declaration and Signature

Consent to Search and Consolidate Lost Super

Nationwide Super can search the Australian Taxation Office (ATO) register for any unclaimed or lost super savings held for you and rollover any money held by the ATO in your name to your Nationwide Super account. To do this, we require your consent:

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I request and consent to Nationwide Super using my TFN to search for my lost super and rollover any money held by the ATO to Nationwide Super, on my behalf. I understand that this will require Nationwide Super to provide my TFN and other personal information to the ATO.

Marketing

The Trustee of Nationwide Super may use your personal information to let you know about products and services, including those of third parties, that the Trustee thinks may be of interest to you. However, you may opt out of receiving marketing information at any time by contacting Nationwide Super. If you do not want to receive such information, simply tick the box below:

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No, I do not want Nationwide Super to send me direct marketing material

By signing this application form I am making the following statements:

- I declare I have fully read and understood this form, including the Things to Know.
- I declare that the information completed is true and correct. If there are any changes to this information, I will advise Nationwide Super as soon as possible.
- I have read the Product Disclosure Statement (PDS) - Employer Sponsored Division and agree to become a member.
- I agree to be bound by the provisions of the Nationwide Super Trust Deed (available at nationwidesuper.com.au/governance), as amended from time to time.

By signing this application form I am making the following declarations regarding my application for insurance cover:

- I have read and understood the Duty of Disclosure (pg 4), that all information provided is true and correct and I have not withheld any information that may affect the insurer's decision as to whether or not to accept my application for cover.
- I understand that restrictions may apply to my cover where I am not in Active Employment on the date of this application.
- I have read and understood the insurance section of the PDS and the Insurance Guide.
- I have read and understood the Privacy Disclosure Statement contained in the section head "Privacy - Use and Disclosure of personal information". I consent to my personal information being collected and used in accordance with the Privacy Disclosure Statement and CommInsure's Privacy Policy.

X

Signature

Date
(dd mm yyyy)

Once you have completed this form, please return to Nationwide Super along with any applicable attachments to
Locked Bag 5215, Parramatta NSW 2124.

Next Steps

Once your account is set up, we will send you a welcome letter with your Member ID. You can then:

- Register for MemberAccess - visit nationwidesuper.com.au
 - Consolidate and rollover any other super accounts into Nationwide Super and search for lost super.
 - Calculate your insurance needs, and quote and apply for additional insurance cover.
 - Learn how to make personal contributions to your account.
 - Update your contact details, manage investment options or nominate beneficiaries.
- Download your Member Card - visit nationwidesuper.com.au/card to keep all your account info handy on your smartphone.

Things to know

- If you do not complete Question 4 (Your Insurance Options), once we receive your first employer contribution, you will receive default Death and TPD insurance cover for your age, based on standard occupation rating. The cost of this cover will be deducted from your account on a monthly basis.
- We send important information like statements and letters electronically (unless you opt-out), instead of mailing printed versions. We will notify you via email whenever correspondence is available to view from your online MemberAccess account. You can change your communication preferences (including opting out of receiving electronic communications) via the 'Personal Details' tab within MemberAccess.
- If you have any concerns or complaints, you should contact us. We will attempt to deal with your complaint quickly and efficiently, however if you are not satisfied with our response, you may take your complaint to the Superannuation Complaints Tribunal.

For more information

You should read the Nationwide Super Product Disclosure Statement (PDS) – Employer Sponsored Division for more information about the features and benefits of the fund. The PDS is available at the nationwidesuper.com.au/PDS or by calling us to request a copy. You should consider seeking independent professional financial advice prior to making a decision regarding your super.

NOTICE OF THE DUTY OF DISCLOSURE FROM OUR LIFE INSURER TO YOU

Duty of Disclosure

Before a person enters into a life insurance contract in respect of their life or the life of another person, they have a duty to tell the insurer anything that they know, or could reasonably be expected to know, may affect the insurer's decision to provide the insurance and on what terms.

The person entering into the contract has this duty of disclosure until the insurance is provided.

The person who has entered into the contract has the same duty before they extend, vary or reinstate the contract.

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

- reduces the risk of the insurance; or
- is common knowledge; or
- the insurer knows or should know as an insurer; or
- the insurer waives the duty to tell the insurer about.

If the insurance is for the life of another person and that person does not tell the insurer something that they know, or could reasonably be expected to know, 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 comply with their duty of disclosure.

If the person entering into the contract does not tell us something

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

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

If the insurer chooses not to avoid the contract, it 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 the person entering the contract had told the insurer everything they 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, it may, at any time, vary the contract in a way that places the insurer in the same position it would have been in if the person entering the contract had told the insurer everything they should have. However, this right does not apply if the contract has a surrender value or provides cover on death.

If the failure to comply with the duty of disclosure is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.



CommInsure's Privacy Policy

CommInsure's Privacy Policy can be found at commbank.com.au or upon request at any Commonwealth Bank Australia (CBA) branch. It describes their handling practices, information on how to make a complaint and how they deal with your complaint.

Anti -Money Laundering and Counter -Terrorism Financing Act 2006 (AML/CTF Act)

The AML/CTF Act requires the Trustee to identify, monitor and mitigate the risk of Nationwide Super being used to launder money or finance terrorism. This will involve obtaining additional information to identify members and verifying the authenticity of the information collected. The Trustee may delay or refuse any request for payment of a benefit where satisfactory proof of identity is not provided or where the Trustee forms the view that the request may result in a breach of the AML/CTF Act.

Your privacy

This is a joint privacy notice issued by the Trustee, NSF Nominees Pty Limited, and the Administrator, PSI Superannuation Management Pty Limited, of Nationwide Super.

Collection of your personal information

We collect personal information about you so that we can admit you as a member of Nationwide Super and provide you with services and benefits in connection with your membership.

If you are an employer-sponsored member, we also collect personal information about you from your employer.

If we do not collect your personal information, we may be unable to admit you as a member of Nationwide Super or provide you with these services and benefits.

Disclosure of your personal information

We may disclose your personal information to third parties, such as the Fund's Administrator or Insurer and organisations who provide services to us in connection with your membership of Nationwide Super. We may also disclose your personal information to regulatory bodies such as the Australian Taxation Office, where this is required by law. These third parties may send your personal information to their related entities and service providers located in countries outside of Australia. If they do this they are obliged to make sure there are arrangements in place to protect your information.

Our Privacy Policy

Our Privacy Policy sets out our approach to the management of personal information. Subject to the Privacy Act 1998 (Cth), you can have access to and seek correction of your personal information. Our Privacy Policy contains information about how you can do this. Our Privacy Policy also contains information about how you can make a complaint about a breach of privacy.

You can obtain a copy of our Privacy Policy by contacting Nationwide Super or visiting our website at nationwidesuper.com.au/privacy.

For more information...



1800 025 241



enquiries@nationwidesuper.com.au



nationwidesuper.com.au

NSF Nominees Pty Limited ABN 29 053 228 667 AFSL 253129
Trustee of Nationwide Superannuation Fund ABN 15 201 768 813