

New Member Form

Nationwide Super – Employer

Use this form to update the important details of your Nationwide Super – Employer account. Print clearly in BLOCK LETTERS.

1. Personal details

! If you would like more details about how we collect, use and disclose your personal information, you can access the Trustee's privacy policy at nationwidesuper.com.au/privacy or call us on 1800 025 241.

a. Title (please select)

Mr Mrs Miss Ms Dr Other >

b. Surname

c. First name(s)

d. Date of birth (DD MM YYYY)

e. Sex (please select)

Male Female

f. Address

State Postcode

g. Work telephone

h. Home telephone

i. Mobile telephone¹

j. Primary/personal email address² (Give us your email address to receive all future communications electronically.)

Secondary/work email address²

k. Name of employer

¹ We may SMS you from time to time.

² By providing your email address, you are advising us that online communication is your preferred method of communication. Going forward, we will email you with information and also advise when a communication has been added to your online account. We will issue paper communications rarely or where your email address no longer works. You can change your preferred method of communication at any time by calling us or logging in to your online account at nationwidesuper.com.au/login

2. Search for your super

Tick this box to provide consent for us to search for your super.

By ticking this box, you are consenting that the Trustee of Nationwide Super, a division of the Russell Investments Master Trust (the Fund) can use your Tax File Number (TFN) to search for other super accounts you may have, now and in the future, using a facility provided by the Australian Taxation Office (ATO). If the ATO search reveals that you have accounts with other funds, we will contact you about consolidating them into your account.

3. Providing your Tax File Number (TFN)

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

Declining to quote your TFN to the Trustee of your superannuation provider is not an offence. However, giving your TFN to your superannuation fund will have the following advantages (which may not otherwise apply):

- Your superannuation fund 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 – this affects both contributions to your superannuation and benefit payments when you start drawing down your superannuation benefits.
- It will make it much easier to trace different superannuation accounts in your name, so that you receive all your superannuation benefits when you retire.

Your TFN will otherwise remain confidential.

Fill in your TFN here:

4. Making an investment choice

- i** The choice(s) you indicate on this form will apply to both your initial investment and future transactions on your account. By completing the table below, you are directing the Trustee to invest your benefit in accordance with your chosen investment strategy. This will classify you as a Choice member rather than a MySuper member and means you will be exempt from MySuper. If you do not make a choice, you will be classified as a MySuper member and your benefits will be invested in the Fund's default strategy, MySuper option. For information on the Fund's default strategy, please refer to the current Product Disclosure Statement (PDS) available on our website.
- You can update your choice(s) at any time by logging into your account via nationwidesuper.com.au/login. The effective date of processing will be two business days after we receive your completed form.

a. My investment choice is:

Diversified options

| | | | | |
|--|--------------------------|--------------------------|--------------------------|------|
| 1. Defensive | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | .00% |
| 2. Diversified 50 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | .00% |
| 3. Blended Balanced | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | .00% |
| 4. Balanced | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | .00% |
| 5. MySuper (default investment option) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | .00% |
| 6. Growth | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | .00% |
| 7. High Growth | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | .00% |

4. Making an investment choice (continued)

Outcome-oriented options

| | | | | |
|--------------------------------|--------------------------|--------------------------|--------------------------|------|
| 8. Multi-Asset Income Strategy | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | .00% |
| 9. Multi-Asset Growth Strategy | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | .00% |

Sector options

| | | | | |
|--|--------------------------|--------------------------|--------------------------|------|
| 10. Australian Fixed Income | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | .00% |
| 11. Global Fixed Income – \$A Hedged | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | .00% |
| 12. Global Opportunities – \$A Hedged | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | .00% |
| 13. Emerging Markets | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | .00% |
| 14. Australian Cash | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | .00% |
| 15. Australian Cash Enhanced | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | .00% |
| 16. Australian Opportunities | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | .00% |
| 17. International Property Securities – \$A Hedged | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | .00% |
| 18. Global Opportunities | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | .00% |

Responsible options

| | | | | |
|-----------------------------------|--------------------------|--------------------------|--------------------------|------|
| 19. Responsible Global Shares | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | .00% |
| 20. Responsible Australian Shares | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | .00% |

Third party options

| | | | | |
|--|--------------------------|--------------------------|--------------------------|------|
| 21. Third Party Indexed Australian Shares | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | .00% |
| 22. Third Party Indexed Global Shares | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | .00% |
| 23. Third Party Indexed Global Shares – \$A Hedged | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | .00% |

Total allocation = .00 %

b. Do you want to rebalance your investments?

This option is only relevant to you, if you have selected more than one investment portfolio. If you select to rebalance your investments, we reset your account balance on the 15th of each month, to match the original investment strategy you selected. Below is an example where the member investment strategy is 50% Balanced and 50% Defensive:

| | Balanced | Defensive | Total |
|---|----------|-----------|----------|
| Initial investment | \$5,000 | \$5,000 | \$10,000 |
| Your balance on the 15th of the following month | \$5,300 | \$5,100 | \$10,400 |
| Your balance after rebalancing | \$5,200 | \$5,200 | \$10,400 |

If you select this option, you cannot switch your investments during the two working days prior to the 15th of each month.

I would like to rebalance my investments automatically each month:

Yes No

5. Member card

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

Email or SMS

6. Your employer details

Employer name

Date joined employer (DD MM YYYY)

Employer ABN

Employer phone

Employer email

7. Insurance

When you join Nationwide Super's Employer Division, we will automatically provide you with Death, and Total and Permanent Disablement (TPD) insurance cover once we receive your first employer contribution.

The amount of cover varies based on your age and restrictions may apply. For more information, please refer to the Insurance, Fees and Costs Guide at nationwidesuper.com.au

Yes, I want to automatically double Death and TPD cover (for new employees within six months of joining only. No health questions required). 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, Fees and Costs Guide for full details.

No, I do not want Death and TPD cover.

8. Duty of disclosure

Before you enter into a life insurance contract, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, that may affect their decision to insure you and on what terms.

You have this duty until the insurer agrees to insure you.

You have the same duty before you extend, vary or reinstate the contract.

You do not need to tell the insurer anything that:

- reduces the risk that the insurer insures you for; or
- is common knowledge; or
- the insurer knows or should know as an insurer; or
- the insurer waives your duty to tell about it.

If you do not tell the insurer something

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

If you do not tell the insurer anything you are required to, and the insurer would not have insured you if you had told them, the insurer may avoid the contract within 3 years of entering into it.

If the insurer chooses not to avoid the contract, the insurer may, at any time, reduce the amount you have been insured for. This would be worked out using a formula that takes into account the premium that would have been payable if you had told them everything you 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 you have been insured for, the insurer may, at any time vary the contract in a way that places them in the same position they would have been in if you had told them everything you should have. However, this right does not apply if the contract has a surrender value or provides cover on death.

If your failure to tell the insurer is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

