

## ► Insurance and super

This update provides important information about your insurance.

In support of 'Putting Members' Interests First' reforms, superannuation trustees can only provide insurance on an 'opt-in' basis to members:

- who are under 25; or
- whose superannuation balance has never exceeded \$6,000.

Once you are over 25 years of age and have a super balance over \$6,000, and we receive employer contributions on your behalf, you may be eligible for default Death & TPD cover.

### Exceptions

There is an exception where a member is engaged in a dangerous occupation, allowing the member to retain cover. Any dangerous occupation exceptions will be published on our website.

There is also an exemption for employer-paid insurance cover.

### Opt in to cover

You can opt-in to keep your default Death and TPD insurance cover by completing the Insurance opt-in form, available by calling Member Services on 1800 757 607.

### Need advice?

If you are unsure about whether you should be taking any action, we encourage you to get advice. Call Member Services on 1800 757 607 to make an appointment with a financial planner, who can talk you through your cover requirements and options.

### Contact us



1800 757 607



[info@maritimesuper.com.au](mailto:info@maritimesuper.com.au)



[www.maritimesuper.com.au](http://www.maritimesuper.com.au)



Locked Bag 2001  
QVB Post Office NSW 1230

Issued by Maritime Financial Services Pty Limited (MFS) ABN 16 105 319 202 AFS Licence No 241735. This document provides general information only and has not been prepared having regard to your objectives, financial situation or needs. Before making an investment decision, you need to consider whether this information is appropriate for your objectives, financial situation and needs. The information has been compiled from sources considered to be reliable, but is not guaranteed. Any examples have been included for demonstration purposes and should not be relied upon for the purpose of making an investment decision. Past performance is not a reliable indicator of future performance. Copies of the Product Disclosure Statements and MFS' Financial Services Guide are available by calling Member Services.

This publication is current at date of issue and may be subject to change. The Fund is Maritime Super ABN 77 455 663 441, and the Trustee is Maritime Super Pty Limited ABN 43 058 013 773.