



Flexible Insurance Solutions

Three types of insurances can be held within superannuation: Death, Total and Permanent Disablement (TPD) and Income Protection Insurance cover.

AMG Super offers members the choice of three flexible insurance structures within an AMG Super account.

	Group Insurance	Retail Insurance	
Options	1. AMG Insurance	2. Retail Insurance - Platform	3. Retail Insurance - Rollover
Policy Owner	AMG Super Trustee	AMG Super Trustee	Insurer Trustee
Insurer	AMG Super's Group Insurer - Hannover Life Re	AIA, TAL & Zurich	Any Insurer that offers structure
Payment Method	Monthly deduction directly from member's AMG Super account	Monthly, quarterly or annual EFT from member's AMG Super account	Partial rollover from member's AMG Super account
How to Open?	AMG Insurance Cover Application or Insurance Transfer Form	Select AMG Super as platform during application process with retail insurer	Speak to retail insurer contact

1. AMG Insurance

AMG Super insurance cover is underwritten by Hannover Life Re, one of the largest reinsurance groups in the world, delivering the benefit of affordable premiums to members. For further information regarding premiums, occupational ratings and insured events, please refer to the AMG Super Product Disclosure Statement and Additional Information Booklet.



To obtain a quick quote on your AMG Super insurance cover, please access our online **Insurance Calculator** via the link below.

<https://amgsuper.com.au/insurance-premium-calculator/>

AMG Super's insurance rollover facility

When you roll your client's super from another fund into AMG Super, AMG will **automatically match the level of Group Insurance cover** held with the previous fund, **without underwriting**. This cover is provided under AMG Super's policy and premiums.

To transfer insurance cover, the client will complete the Insurance Transfer Form containing a short questionnaire confirming their eligibility and the level of cover being transferred from the previous superannuation fund.

A maximum of \$1,500,000 of existing cover for death or death and TPD, and \$15,000 per month for income protection insurance can be transferred into AMG Super.

2. Retail Insurance - Platform

AMG Super's flexible insurance solutions include the ability for clients to link a retail insurance policy to their AMG Super account via the insurer's Platform Insurance Cover option.

After opening an AMG Super account, select AMG Super in the platform drop down list during the insurer's online insurance application process.

AMG Super is currently integrated with:



Once underwriting is finalised, the insurer will notify AMG Super of the insurance premiums due.

- If sufficient funds are in the member's AMG Super account, the premium will be paid to the insurer.
- Once AMG Super receives a copy of the insurance policy, a letter will be mailed to the member confirming their insurance cover details.
- Copies of all documentation will be emailed to the adviser.

3. Retail Insurance - Rollover

Most retail insurers also have insurance only superannuation funds. This allows you to establish a retail policy within the insurer's fund and pay the premiums through a partial rollover from the client's AMG Super account each year.

Please note: AMG Super has no visibility of this cover and it will not be recorded on the client's AMG Super account.



Your AMG Super relationship contacts:

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The offer to invest in AMG Super will be made in the relevant Product Disclosure Statement (PDS) which is available from www.amgsuper.com.au or by phoning 1300 264 264. Anyone wishing to invest in the fund will need to read the details and complete the application forms in the relevant PDS. A complete description of fees and charges is detailed in the relevant AMG Super PDS, including underlying investment fees charged by investment managers. Please note this is general advice only and should not be considered as personal investment advice. No consideration has been made to your current circumstances, attitude to risk and goals and objectives. You should seek financial, legal and taxation advice prior to undertaking any investments.