



Flexible Insurance Solutions

AMG Super provides you with a number of flexible options to fund your clients' insurance needs through their AMG Super account. Within superannuation you are able to hold Death, TPD and Income Protection insurance. There are three different avenues for members to establish their insurance cover:

	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

This arrangement is through our Group Insurer - Hannover Life Re, the third largest re-insurer in the world. Hannover Life Re offer AMG Super very affordable premiums for our members. All insurance details are available in our AMG Super Product Disclosure Statements and Additional Information Booklets.



For your clients who choose to join the AMG Super Personal Super Division, you can use our **Insurance Calculator** via the below link to obtain a quote:

<https://amgsuper.com.au/adviser/personal-super-pension/insurance/insurance-premium-calculator/>

AMG Super's insurance rollover facility takes the hassle out of insurance

As part of AMG Insurance, when you roll over your client's super from another fund into AMG Super, Hannover Life Re will **automatically match the level of cover** previously held with the fund, **without underwriting**. This cover is provided under AMG Super's policy and premiums.

The client simply needs to complete the Insurance Transfer Form, answer 5 questions and attach a statement confirming the level of cover with the previous fund.

A maximum of \$1,000,000 of existing cover for death or death and TPD, and \$7,500 per month for income protection can be transferred into AMG Super.

2. Retail Insurance - Platform

To provide further choice & flexibility, AMG Super allows clients to link a retail insurance policy to their AMG Super account.

Once you have opened an AMG Super account, all you need to do is select AMG Super in the platform drop down list during the insurer's online insurance application process.

AMG Super are 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 have no visibility of this cover and it will not be recorded on the client's AMG Super account.

More Information

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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.