



# IMPORTANT INFORMATION ABOUT YOUR INSURANCE COVER WITH THE NISSAN SUPERANNUATION PLAN

**MARCH 2018**

## **There's a change to the insurance arrangements within the Nissan Superannuation Plan that may affect you.**

As an employee member, you receive an amount of Death and Total and Permanent Disablement insurance cover in the Plan that is paid for by Nissan. Generally, you do not have to undergo any medical or other tests to receive this cover, provided that the amount of your cover is less than a limit called the Automatic Acceptance Limit. This limit is determined by the Plan's insurer, AMP.

## **What's changing?**

The Automatic Acceptance Limit is reducing to \$450,000 with effect from 1 April 2018.

## **What does it mean for me?**

You are not affected if:

- your insurance cover is less than \$450,000; or
- you have previously provided medical evidence to the insurer and have been approved for cover greater than \$700,000.

You will be affected if:

- your cover is less than \$450,000 and it increases to more than this at any time on or after 1 April 2018; or
- your cover is between \$450,000 and \$700,000 and it increases at all on or after 1 April 2018.

In these cases you will need to provide medical evidence to the Plan's insurer and be approved by the insurer before any increase in your insurance cover is granted (your existing cover won't be affected).

## **What do I need to do?**

You will be advised by the Plan administrator if this change affects you.

If you are asked to provide medical evidence and you choose not to do so, your cover will be limited to its existing level.

If you have any questions about this change, you can contact the Plan administrator on **1800 127 953** or by email [nissansuperadmin@linksuper.com](mailto:nissansuperadmin@linksuper.com).

**The Trustee  
Nissan Superannuation Plan**

**The information in this publication is general information only and does not take into account your particular objectives, financial circumstances or needs. It is not personal advice. You should consider obtaining professional advice about your personal circumstances before making any financial or investment decision based on the information contained in this document.**

Issued in March 2018 by Towers Watson Superannuation Pty Ltd (ABN 56 098 527 256, AFSL 236049) as Trustee for the Nissan Superannuation Plan (ABN 24 774 305 410)