



# Flexible Insurance Solutions

Three types of insurances can be held within an Acclaim Super account: Death, Total and Permanent Disablement (TPD) and Income Protection cover.

Acclaim Super offers Death, Total and Permanent Disablement (TPD) and Income Protection cover.

Options	1. Group Insurance	2. Retail Insurance - Platform	3. Retail Insurance - Rollover
<b>Policy Owner</b>	Fund Trustee	Fund Trustee	Insurer Trustee
<b>Insurer</b>	Fund Group Insurer – AIA Australia Limited	AIA, TAL & Zurich	Any insurer that offers this option
<b>Payment Method</b>	Monthly deduction directly from member’s Acclaim Super account	Monthly, quarterly or annual EFT from member’s Acclaim Super account	Partial rollover from member’s Acclaim Super account
<b>How to Open</b>	Insurance Cover Application or Insurance Transfer Form	Select Acclaim as platform during application process with retail insurer	Speak to retail insurer contact

## 1. Group Insurance

Acclaim group insurance cover is underwritten by AIA Australia Limited and delivers the benefit of affordable premiums to members. For further information regarding premiums, occupational ratings and insured events, please refer to the Acclaim Super Product Disclosure Statement and Additional Information Booklet.



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

[www.acclaimwealth.com.au/insurance-premium-calculator](http://www.acclaimwealth.com.au/insurance-premium-calculator)



# Acclaim Super's insurance transfer facility

When you roll your client's super from another fund into Acclaim Super, Acclaim will **automatically match the level of group insurance cover held** with the previous fund, **without underwriting**. This cover is provided under our group 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 cover can be transferred to Acclaim Super.

## 2. Retail Insurance - Platform

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

Once your Acclaim Super account is active, you will be able to link Acclaim to your choice of the below three insurer's platform cover options by selecting Acclaim Super in the platform drop down list during the insurer's online insurance application process.

Acclaim Super is currently integrated with:



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

- If sufficient cash funds are in the member's Acclaim Super account, the premium will be paid to the insurer.
- Once Acclaim 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 Acclaim Super account each year.

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

For adviser enquiries please contact our Adviser Services team on [adviserservices@acclaimwealth.com.au](mailto:adviserservices@acclaimwealth.com.au) or your state's relationship contact below.

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