

Spouse and Family Accounts

Q&A

Who can apply and how? The answers to your questions about Spouse and Family Accounts.

Who can open a spouse or family account?

Spouse and family of employer sponsored members of the Asgard Employee Super Account.

Who is a spouse?

For the purpose of a spouse account application only, a spouse is considered to be:

- a husband or wife of the employer sponsored member, or
- a person who, while not legally married to the member, lives with them on a bona fide domestic basis as their husband or wife (including two people of the same sex).

Who is a family member?

For the purpose of a family account application only, family is considered to be:

- a father, mother, father-in-law, mother-in-law, brother, sister, brother-in-law, sister-in-law, son, daughter, son-in-law, daughter-in-law, grandfather, grandmother, grandson, granddaughter of an employer sponsored member, or
- a person in an interdependency relationship with an employer sponsored member.

How many members of my family may open an account?

There is currently no limit to the number of family members of an employer sponsored member who can open a family account.

Which forms do I need to complete to open a spouse and/or family account?

You will need to obtain a copy of the Asgard Employee Super Account PDS. The Forms booklet included in the PDS contains the Spouse/Family Application form and instructions on how to complete this form in the 'How to proceed' section.

How can I apply for insurance cover for a spouse or family account?

Spouse and family need to apply for insurance cover differently.

- (i) A spouse of an employer sponsored member may apply for Life, Total & Permanent Disablement Protection and Salary Continuance insurance cover by completing the Insurance Application and Insurance Personal Statement located in the Forms booklet of the Asgard Employee Super PDS.

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(ii) Family of an employer sponsored member may apply for Death, Total & Permanent Disablement Protection and Salary Continuance insurance cover through the Asgard Personal Protection Package PDS. The Asgard Personal Protection Package PDS is a separate PDS.

Family of employer sponsored members applying for insurance will need to complete the Insurance Application and Personal Statement located in the Asgard Personal Protection PDS.

Where can I find the PDS and forms?

To obtain a copy of either PDS mentioned above contact your financial adviser, visit our website at www.asgard.com.au or phone Investor Services on 1800 998 185.

Where can I find more information?

If you would like more information on Spouse and Family Accounts please contact your financial adviser or phone Investor Services on 1800 998 185.

Asgard

Important Information

The information ('advice') provided in this publication does not take into account your personal objectives, financial situation or needs and, because of that, you should before acting on the advice, consider the appropriateness of the advice having regard to your personal objectives, financial situation or needs. In deciding whether to open, or to continue to hold, an Asgard Super Account, you should consider the Product Disclosure Statement for that Account issued by Asgard. In deciding whether to take out, or maintain, insurance through the Asgard Personal Protection Plan, you should consider the Product Disclosure Statement for that Plan issued by the insurer, AIG Life. AIG Life is the trading name of American International Assurance Company (Australia) Limited, ABN 79 004 837 861, AFSL 230043. Copies can be obtained from Asgard or a financial adviser. Information about the remuneration (including commission) or other benefits that Asgard and any other person can receive in respect of, or that is attributable to, an Asgard Account is set out in the Financial Services Guide issued by Asgard.

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