

## **NOTICE TO MEMBERS RECEIVING EMPLOYER CONTRIBUTIONS**

The Trustee wishes to advise a change to the Fund rule covering the continuation of insurance cover for members after employer contributions have ceased. The change has resulted from a review of the current insurance arrangements.

Currently there are a number of reasons why a member's insurance cover may cease including the occasion where a member ceases to receive employer contributions. In this case, cover will continue for at least six months and after that, will continue until such time as a member's balance is insufficient to pay the premiums. If a member's balance reduces to zero before the six months is up, cover will still be provided for that six-month period.

The current rule means that in some circumstances a member can continue to have insurance cover for up to six months without having to pay for it. The Trustee considers that this is not equitable to the membership as a whole and consequently the Trustee has resolved to remove the 'six-month' rule effective from 1 May 2009.

This means that from 1 May 2009 insurance cover will cease when a member's account balance reaches a point where there are insufficient funds in the account to pay insurance premiums.

Please note all other circumstances when insurance cover would cease remain unchanged and are detailed in the MTAA Super Member Handbook, a copy of which may be obtained by visiting the website at [www.mtaasuper.com.au](http://www.mtaasuper.com.au)

To ensure that members are given the opportunity to continue their insurance cover, the Fund will inform members in writing when their account balance is becoming too low to support continued premium deductions. Members can then make arrangements for contributions to continue so that their insurance protection is maintained.



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