

The ReddiFund Income Protection Plus Discretionary Trust Arrangement

Acceptance Form - Platinum



This Acceptance Form relates to the ReddiFund Income Protection Plus Discretionary Trust.

Fund period: 1 September 2024 To: 1 September 2025

NOTE: You will not be admitted as member of the ReddiFund Income Protection Plus Discretionary Trust arrangement until we receive your Membership Contribution and the completed Acceptance Form.

Details

Full registered company name: ABN:

Full address of registered office in Australia:

Full address of Principal place of business:

Regulator/Builders licence number:

Contact name: Telephone:

Email:

Level of cover **Platinum**

Maximum weekly benefit **\$2,000**

Total contribution per week per employee (incl. GST): **\$30.00**

Breakdown of weekly contribution

Aggregate contribution

This is the proportion of the Membership Contribution payable by a Member to meet claims and costs attributable to claims management

\$19.19

Total Trust Administration **\$0.90**

Surplus rebate **\$0.25**

GST **\$2.01**

Insurance Premium **\$5.45**

Stamp Duty **\$0.60**

GST **\$0.55**

Howden broker fee **\$0.70**

Howden broker fee GST **\$0.07**

Association fee **\$0.71**

Association fee GST **\$0.07**

✓ The administration contribution can be broken down as follows based on budgeted estimations:

Legal costs	1%
Audit fee	10%
Scheme Manager's (ARMS) fee	89%

✓✓ *In addition to its Broking fee, the Broker receives commission from the insurer of 20% of the Insurance Cover contribution*

Please complete and return this acceptance form with your payment and retain a copy for your records.

Declaration

I/we, the undersigned, declare and acknowledge:

- a) I/we am/are authorised to complete this form and I/we have read the ReddiFund Income Protection Plus Product Disclosure Statement and Howden Insurance Brokers (Australia) Pty Ltd's (Howden) Financial Services Guide.
- b) I/we have read and agree to Howden using my information in accordance with its privacy policy and Collection Statement;
- c) Where I/we have provided information about other individuals, I/we have made those persons aware of the Howdens Collection Statement and I/we have obtained their consent to the information being provided in accordance with Howden's Collection Statement.

Level of cover: **Max \$2,000 per week**

Expected number of employees per week:

Signature:

Date:

Howden Insurance Brokers (Australia) Pty Ltd Collection Statement

In accordance with the Privacy Act 1988 (and subsequent amendments), we, Howden Insurance Brokers (Australia) Pty Ltd ABN 79 644 885 389 | AFSL 539613 (Howden, we, our) draw your attention to the following:

- We may collect personal information or sensitive information about you.
- We are collecting the information principally for the purpose of approaching the (re)insurance market, placing insurance, assessing and advising you on your insurance needs, claims handling, risk management (depending on your requirements) or complying with legal or regulatory requirements. Other purposes include providing you with information about other products or services including an alternate risk management solution offered through Alternative Risk Management Services Pty Ltd ABN 70 649 963 191, AFSL 530893 (ARMS), a Howden related company.
- The information we collect may be disclosed to third parties including but not limited to (re)insurers, insurance intermediaries, service providers, finance providers, advisers, agents and our related group companies, such as ARMS and Claims X Pty Ltd ABN 79 649 962 701 AFSL 530894. Those entities will hold and use the data in accordance with their own privacy policies which may include disclosure to third parties located offshore. We may also hold your information in locations held offshore.
- Please read our Privacy Policy on <https://www.howdengroup.com/au-en/privacy-policy> for further information in relation to how we collect, store and use your information.
- If you would like further information, please contact our privacy officer on the contact details below:

Post: Howden Insurance Brokers (Australia) Pty Ltd

Level 23, 20 Bond Street Sydney, NSW 2000

Email: privacy.pacific@howdengroup.com

- By providing this information, you agree to us collecting, using and disclosing your personal or sensitive information as outlined in this Collection Statement and our Privacy Policy.
- If you do not provide all or part of the information requested, we may be unable to process your application, administer your claim or provide other required services, or your application for insurance or membership of a discretionary trust arrangement may be declined or you may prejudice your insurance cover or cover under a discretionary trust arrangement.
- You have the right to request access to, and correct, any personal information that we hold about you, subject to the provisions of the Privacy Act 1988 (Cth).
- To assist us in maintaining correct records we ask you to inform us of any changes in your personal information provided as they occur.
- If you provide us with personal information about other individuals, you must ensure that those persons have been made aware of the above matters. Where the information collected relates to health, criminal record or other sensitive information as defined in the Privacy Act 1988 (Cth), you must obtain it with the individual's prior consent.
- Our Privacy Policy can be made available on request or can be accessed on Howden's website www.howdengroup.com/au-en/privacy-policy.