

Super Savings – Corporate Life Event Insurance Options

To be eligible for Life Events cover you must have active cover and apply within 90 days of the event occurring.

Important: Before completing this form please ensure you read and understand your Duty to Take Reasonable Care Not to Make a Misrepresentation located at australianretirementtrust.com.au/duty and in your Super Savings – Corporate Insurance Guide.

Please make sure you've answered all questions. If all questions are not answered, your application may be delayed as the form may be returned. Please tick boxes where appropriate. Use **BLOCK** letters and black or blue ink when completing this form and ensure it is signed and dated. *DENOTES MANDATORY FIELD.

Member number

1 Personal details

| | | | | |
|--------------------------|-----------------------------|---|----------------------|-----------------------|
| Title | First name* | Middle name | | |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | | |
| Last name* | Date of birth (DD/MM/YYYY)* | Gender* | | |
| <input type="text"/> | <input type="text"/> | <input type="text" value="M"/> <input type="text" value="F"/> | | |
| Street address / PO Box* | | | | |
| <input type="text"/> | | | | |
| Suburb / Town* | State* | Postcode* | Home phone number | Daytime phone number* |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Personal email address | | | Mobile phone number* | |
| <input type="text"/> | | | <input type="text"/> | |

Note: Where we can we'll provide your documents, including statements and notices of changes to your account, electronically. We'll email or SMS you when information is ready to view in [Member Online](#). If you would prefer information is posted to you, change your preferences in [Member Online](#), the [Australian Retirement Trust app](#), or by contacting us.

2 Life Event options

When your life changes the Life Events option gives you the opportunity to increase your Death and Total & Permanent Disability (TPD) cover. You can apply to increase your cover by the lesser of 25% of your current cover or \$200,000. To increase cover you must be under age 60 and apply within 90 days following one of the Life Events.

I'd like to apply for Life Events cover for:
(please tick)

| Life Event* | Evidence required (please ensure a copy of evidence is attached) |
|---|---|
| <input type="checkbox"/> Marriage | Certified copy of marriage certificate |
| <input type="checkbox"/> Birth or adoption of a child | Certified copy of child's birth certificate or adoption paper |
| <input type="checkbox"/> Divorce | Certified copy of divorce certificate |
| <input type="checkbox"/> Taking out or increase a mortgage | Certified copy of loan documentation from the mortgage lender including the amount of the drawdown loan (not just approved) |
| <input type="checkbox"/> Complete first undergraduate degree at a Government recognised institution | Certified copy of applicable degree |
| <input type="checkbox"/> Have a child who starts secondary school | Certified copy of letter of admission |

Note: Applications are subject to acceptance by the insurer. You may only apply for one event within a 12 month period. For full terms and conditions for the Life Events insurance options refer to your Super Savings – Corporate Insurance Guide, available on your employer plan's microsite.

Each increase in cover under this option will be provided as 'limited cover' for 12 months. A suicide or any intentional self-inflicted act exclusion will apply for the first 24 months from the date additional cover commences.

➔ Please continue over page

Authorisation and declaration

Sign this application form and return to Australian Retirement Trust:

Privacy

By completing this form you consent to the collection and use of any personal information, including information that may be of a sensitive nature we or the nominated insurer may collect about you, in the normal course of business, being used as in the manner outlined in our and the nominated insurer's respective privacy policies. A copy of our privacy policy can be obtained by visiting australianretirementtrust.com.au/privacy. A copy of the nominated insurer's privacy policy can be obtained by visiting their website directly. These policies are designed to protect your interests and are consistent with the requirements of the *Privacy Act 1988*.

I declare that:


- I understand that the change to my insurance cover through Australian Retirement Trust will commence when the insurer has accepted my application and my account balance is sufficient to cover annual insurance premiums.
- I confirm that I have Standard Death and/or Total & Permanent Disability (TPD) cover currently in place through Australian Retirement Trust.
- I confirm that I am applying to increase my cover within 90 calendar days of the Life Event occurring.
- I understand that the Trustee cannot provide me with advice about my insurance options and that I should seek advice from an appropriately qualified adviser for advice that takes into account my personal situation, objectives or needs.
- I acknowledge that I have read the Super Savings – Corporate Product Disclosure Statement for Accumulation Account (PDS), Super Savings – Corporate Insurance Guide and Australian Retirement Trust's Privacy Policy and authorise Australian Retirement Trust to collect, use and disclose my personal information in accordance with their Privacy Policy.
- I acknowledge and have read my Duty to Take Reasonable Care Not to Make a Misrepresentation at australianretirementtrust.com.au/duty and all of my details on this form are correct.

Member to sign here*



Full name (print in BLOCK letters)*

Date (DD/MM/YYYY)*

 Please return the form to
Australian Retirement Trust
Reply Paid 2924 Brisbane Qld 4001 OR
via australianretirementtrust.com.au
/contact-us

We are committed to respecting the privacy of personal information you give us. If you would like a copy of Australian Retirement Trust's Privacy Policy, visit australianretirementtrust.com.au/privacy or call **13 11 84**.

Australian Retirement Trust Pty Ltd ABN 88 010 720 840 AFSL No. 228975 Trustee of Australian Retirement Trust ABN 60 905 115 063