

# 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.**

13 11 84 | [australianretirementtrust.com.au](http://australianretirementtrust.com.au)  
Reply Paid 2924 Brisbane Qld 4001

**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](http://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*
<input type="text"/>	<input type="text"/>	<input type="text"/>
Home phone number		Daytime phone number*
<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 Standard cover or \$250,000. To increase cover you must be under age 55 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 <sup>1</sup>	Evidence required (please ensure a copy of evidence is attached)
<input type="checkbox"/> Marriage or involvement in an interdependent relationship for two or more years	Certified copy of marriage certificate or other evidence <sup>2</sup>
<input type="checkbox"/> Birth or adoption of a child	Certified copy of child's birth certificate or adoption paper
<input type="checkbox"/> Taking out a mortgage or increasing your mortgage on your principal place of residence with an accredited mortgage provider (excludes re-draw and refinancing)	Certified copy of loan documents <sup>3</sup>
<input type="checkbox"/> Your dependent child 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 up to 3 separate occasions in total but only once ever for marriage. 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.

- Within the first six months from the date of increase, the increased amount is only payable if death or total and permanent disablement results from an 'accident' as defined in your Super Savings – Corporate Insurance Guide.
- A copy of your marriage certificate in respect of a marriage recognised under the *Marriage Act 1961* (Cth), or for an interdependent relationship – a copy of evidence that establishes the subsistence of that relationship for at least two years.
- Written confirmation from your accredited mortgage provider(s) of:
  - the amount and effective date of the mortgage, where you take out a new mortgage.
  - the amount of the mortgage immediately preceding the increase, the effective date of the increase and the current level of the increased mortgage, where the insured member increases their mortgage, whether with an existing or different mortgage provider.

[➔ 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](https://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](https://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](https://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](https://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