

Super Savings Life and Age Event Insurance Options



Australian
Retirement
Trust

13 11 84 | art.com.au
Reply Paid 2924
Brisbane Qld 4001

↓ To be eligible for Life and Age Events cover you must have active default or White Collar cover and apply within 180 days of the event occurring.

Did you know you can complete this request quickly and easily in Member Online? Simply visit art.com.au/memberonline and go to Add to your cover.

Important: Before completing this form please ensure you read and understand your Duty to Take Reasonable Care Not to Make a Misrepresentation located at art.com.au/duty

Refer to your Product Disclosure Statement (PDS) and Insurance Guide, available at art.com.au/pds for insurance details.

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 dark 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: Unless you have elected to receive printed information, Australian Retirement Trust will confirm this change electronically if we can. We'll email or SMS you when information is ready to view online through Member Online or the Australian Retirement Trust app. If you would prefer information is posted to you, change your preferences in Member Online, the Australian Retirement Trust app or call us on **13 11 84**.

2 Life and Age Event options

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

Life or Age Event*	Evidence required (please ensure a copy of evidence is attached)
<input type="checkbox"/> Marriage	<input type="checkbox"/> Copy of marriage certificate
<input type="checkbox"/> Birth or adoption of a child	<input type="checkbox"/> Copy of child's birth certificate or adoption paper
<input type="checkbox"/> Mortgage to purchase home or increase current home mortgage	<input type="checkbox"/> Copy of the signed application form (including the duty of disclosure), and <input type="checkbox"/> Copy of confirmation from the bank that the mortgage is in effect, is under the member's name, and includes an effective date (meeting the life stage criteria).
<input type="checkbox"/> Age Event (turning 30, 40 or 50)	<input type="checkbox"/> Please ensure we have your correct date of birth on record
<input type="checkbox"/> Death of a spouse	<input type="checkbox"/> Copy of spouse's death certificate
<input type="checkbox"/> Divorce	<input type="checkbox"/> Copy of divorce certificate

Note: If you are aged less than 67, you can increase your Death and Total & Permanent Disability Assist or White Collar cover amount (refer to the Super Savings Insurance Guide for the cover amount) for each event, subject to a maximum of four Life Events and three Age Events over the life of your membership with Australian Retirement Trust. For full terms and conditions for the Life and Age Events insurance options refer to your Super Savings Product Disclosure Statement (PDS) for Accumulation Account.

*All additional Life or Age Events cover obtained under this application will be subject to Limited Cover for 24 months and until you have been At Work for 30 consecutive days at the end of the 24 month period.

➔ Please continue over page

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 Australian Retirement Trust or AIA Australia may collect about you, in the normal course of business, being used as in the manner outlined in Australian Retirement Trust's and AIA Australia's respective privacy policies. A copy of Australian Retirement Trust's privacy policy can be obtained by visiting **art.com.au**. A copy of AIA Australia's privacy policy can be obtained by visiting **aia.com.au**.

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 or White Collar Death and/or Total & Permanent Disability Assist insurance cover currently in place through Australian Retirement Trust.
- I confirm that I am applying to increase my cover within 180 calendar days of the Life or Age 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've read and understood the accompanying Super Savings Product Disclosure Statement (PDS). I understand that other important information which forms part of the PDS is contained in Super Savings Insurance Guide and that the entire PDS should be read.
- I have read and understood my Duty to Take Reasonable Care Not to Make a Misrepresentation at **art.com.au/duty** and all of my details on this form are correct.
- I understand that premiums will continue to be deducted from my Accumulation account, and have considered the effect this will have on my super balance in retirement.
- I understand that I'm still able to cancel my cover in the future.

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**

We are committed to respecting your privacy and take protecting the privacy of personal information seriously.
Our Privacy Policy sets out how we do this including how we collect, hold and disclose personal information.
For a copy of the Privacy Policy, please visit **art.com.au/privacy** or call **13 11 84**.