

BT Funds Management Limited ABN 63 002 916 458
 AFSL 233724 RSE L0001090 is the Trustee of BT Lifetime –
 Personal Super ABN 83 953 436 008 RSE R1003864

Life Stage Cover will allow you (if you are aged less than 65) to increase your level of Death only or Death and TPD cover when certain ‘personal events’ or ‘business events’ occur without supplying further evidence of insurability.

- You must apply for Life Stage Cover within 60 days of the occurrence of a life stage personal event or within 60 days of receipt of proof of a life stage business event occurring.
- Increases will be approved subject to the Insurer’s receipt of evidence, satisfactory to the Insurer, of the occurrence and date of the life stage event.
- Additional cover provided is subject to maximum increase amounts as outlined below. Increases cannot exceed more than \$200,000 in any 12-month period. Total increases made under this option cannot exceed the lesser of your original Death Cover and \$1,000,000. You may only apply for Life Stage insurance as the result of up to two events in a 12 month period.
- The Insurer reserves the right to refuse cover.

Additional information about Life Stage Cover may be found in the Insurance section of the current BT Lifetime – Personal Super Product Disclosure Statement.

Personal Events

Events covered	Additional cover you may apply for
<ul style="list-style-type: none"> • Marriage • Divorce • Birth or adoption of a child 	Your Death only or Death and TPD cover may be increased under this option by the lesser of: <ul style="list-style-type: none"> • 25% of your original Death cover, or • \$200,000
<ul style="list-style-type: none"> • Effecting a first mortgage on the purchase of a home, or increasing an existing first mortgage for the purposes of building or renovation works on the home. (The mortgage must be on your principal place of residence with a licensed mortgage provider.) 	Your Death only or Death and TPD cover may be increased under this option by the lesser of: <ul style="list-style-type: none"> • 50% of your original Death only or Death and TPD cover • the amount of the first mortgage • the amount of the increase of the first mortgage, or • \$200,000

Business Events

Events covered	Additional cover you may apply for
<ul style="list-style-type: none"> • Where you are a key person in a business (eg working partner or director or significant shareholder) and the value of your financial interest in the business, averaged over the last three years has increased • Where you are a key person in a business, and your value to the business, averaged over the last three years has increased 	Your cover may be increased under this option to be the lesser of: <ul style="list-style-type: none"> • 25% of the original Death only or Death and TPD cover • the increase in the value of your financial interest in the business or of your value to the business, whichever is appropriate, averaged over the last three years, or • \$200,000

Complete this form using **black pen** – print in clear **CAPITAL LETTERS**

1. INVESTOR DETAILS

Investor number

C

Title

Mr Mrs Miss Ms Other

Given name(s)

Surname

Date of birth (mandatory) (dd/mm/yyyy)

/ /

Gender

Male Female

Residential address

State

Postcode

Country, if not Australia

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Postal address – if different from above

State	Postcode
Country, if not Australia	

Daytime phone number	Mobile phone number
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Email address*

* In the future, BT may elect to email correspondence to you.

2. LIFE STAGE EVENT

Please indicate below which personal or business event you qualify for and the evidence you are submitting.

Personal event	Copy of evidence submitted
<input type="checkbox"/> Marriage	<input type="checkbox"/> Marriage certificate
<input type="checkbox"/> Divorce	<input type="checkbox"/> Divorce certificate
<input type="checkbox"/> Birth or adoption of a child	<input type="checkbox"/> Child's birth certificate or adoption certificate
<input type="checkbox"/> First mortgage or increase to existing first mortgage	<input type="checkbox"/> Signed mortgage documents

Business event	Copy of evidence submitted
<input type="checkbox"/> You are a key person in a business and your value to the business has increased, averaged over the last three years	<input type="checkbox"/> Bank Statement, loan document or accountant's certification
<input type="checkbox"/> You are a key person in a business and the value of your financial interest in the business has increased, averaged over the last three years	<input type="checkbox"/> Bank statement, loan document or accountant's certification

Please state the **increase** in cover you are applying for.

% of Original cover	OR	Amount of cover
		\$

! Please note: the increase applied for may not exceed the maximum specified on page 1 of this form.

Cover type to be increased:

Death Only
 Death and TPD

3. ADVISER INFORMATION

Adviser name

Company name

BT Adviser number
A

Postal address

Country, if not Australia

Adviser phone number
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Do you want your adviser to be able to track the progress of this application?

Yes No

4. DECLARATION AND SIGNATURE

Important Insurance Notice

Duty of Disclosure

Before you enter into a contract of life insurance with an insurer, you have a duty, under the Insurance Contracts Act 1984, to disclose to the Insurer every matter that you know, or could reasonably be expected to know, that is relevant to the Insurer's decision whether to accept the risk of insurance and if so, on what terms.

You have the same duty to disclose these matters to the Insurer before you extend, vary or reinstate a contract of life insurance. However, your duty does not require disclosure of a matter:

- that diminishes the risk to be undertaken by the Insurer
- that is common knowledge
- that your Insurer knows, or ought to know, in the ordinary course of business
- where your duty is waived by the Insurer.

If you fail to comply with your duty of disclosure and the Insurer would not have entered into the contract on any terms if the failure had not occurred, the Insurer may avoid the contract within three years of entering into it. If your non-disclosure is fraudulent, the Insurer may avoid the contract at any time.

An insurer who is entitled to avoid a contract of life insurance may, within three years of entering into it, elect not to avoid it but to reduce the sum that you have been insured for in accordance with a formula that takes into account the premium that would have been payable if you had disclosed all relevant matters to the insurer.

Signature of Investor

Signature box and Date (dd/mm/yy)

Signatory name (please print)

You can submit this form by:
✉ mail BT Lifetime – Personal Super
GPO Box 2919, Adelaide SA 5001
☎ fax (02) 9274 5062

