

BT Lifetime Super – Employer Plan Life Stage Insurance Application

BT Customer Relations @ 132 135 (8am–6.30pm Mon-Fri, Sydney time)

BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 RSE L0001090 is the trustee of BT Lifetime Super - Employer Plan ABN 39 827 542 991 RSE R1001327

Life Stage Cover will allow you (if you are aged less than 65) to increase your level of tailored 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 only or Death and TPD 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 Life Stage option is not available to members who hold standard cover. Please refer to your welcome pack or latest statement for details of any cover you hold.
- The Insurer reserves the right to refuse cover.

Additional information about Life Stage Cover may be found in the BT Lifetime Super - Employer Plan (BT Super) Additional Information Booklet - Part 3 Insurance.

Personal Events

Events covered	Additional cover you may apply for
 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: 25% of your original Death only or Death and TPD cover, or \$200,000
• 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: 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

Events covered 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

Business Events

Where you are a key person in a business, and your value to the business, averaged over the last three vears has increased

Additional cover you may apply for Your Death only or Death and TPD cover may be increased under this option to be the lesser of:

- 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. EMPLOYER DETAILS (IF APPLICABLE) BT employer number (7–8 numbers) Employer name (if you are a spouse member, please specify your spouse's employer) 2. MEMBER DETAILS

BT member number (12-13 nun	nbers)			
Title				
Mr Mrs Miss M	s 🗌 Oth	er		
Given name(s)				
Surname				
Date of birth (mandatory) (dd/mm/yyyy) Gender				
/ /		Male Female		
Residential address				
	State	Postcode		
Country, if not Australia				
		Continued on page 2		



► Continued from page 1 Postal address - if different from above

	State Postcode
Country, if not Australia	
Daytime phone number ()	Mobile phone number
Email address*	
+++++++++++++++++++++++++++++++++++++++	+ + + + + + + + + + + + + + + + + + + +
* In the future. BT may elect to	email correspondence to you

3. 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
Marriage	Marriage certificate
Divorce	Divorce certificate
Birth or adoption of a child	Child's birth certificate or adoption certificate
First mortgage or increase to existing first mortgage	Signed mortgage documents
Business event	Copy of evidence submitted
You are a key person in a business and your value to the business has increased, averaged over the last three years	Bank Statement, Ioan document or accountant's certification
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	Bank statement, loan document or accountant's certification

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

% of Origin	nal cover		
	0/ 00	00	Amount of cover
	%	UK	¢
			Ψ

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

4. ADVISER INFORMATION

Adviser name

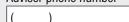
Company name

BT Adviser number

Α

Postal address

Country, if not Australia Adviser phone number



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

State

Postcode

Yes No

5. 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 Member



Signatory name (please print)

You can submit this form by:

mail BT Lifetime Super – Employer Plan

GPO Box 2919, Adelaide SA 5001

This form cannot be faxed fax