

# Life stages insurance form

Please complete all pages of this form in black ink using **BLOCK** letters.

This form should be used if you would like to increase your current death only, TPD only, or death and TPD insurance cover under the life stage event option. Before you complete this form please note the following:

- you must be under age 65 at the date the insurer receives this completed form
- satisfactory proof of the event must be provided to the insurer for consideration
- the request for the increase and supply of documentation must occur within 60 days of the life stage event occurring
- applications for more than one event per year are allowed, subject to overall increases not exceeding \$250,000 in any 12 month period
- total increases made under this option cannot exceed \$1,250,000 over the duration of your cover
- your existing cover must be on standard terms without any special exclusions, restrictions or premium loadings
- you must not have made a claim or be eligible to make a claim against the relevant cover.

The table below provides details on the maximum amount of increase in your insurance cover you can apply for under each life stage event and the type of evidence required.

Life stage event	Cover increase limit	Evidence required
<b>marriage</b>	The lesser of: <ul style="list-style-type: none"> <li>▪ 25% of your current sum insured or</li> <li>▪ \$250,000.</li> </ul>	A copy of marriage certificate
<b>divorce</b>	The lesser of: <ul style="list-style-type: none"> <li>▪ 25% of your current sum insured or</li> <li>▪ \$250,000.</li> </ul>	A copy of the Decree Nisi
<b>turning age 30</b>	The lesser of: <ul style="list-style-type: none"> <li>▪ 25% of your current sum insured or</li> <li>▪ \$250,000.</li> </ul>	A copy of your <ul style="list-style-type: none"> <li>▪ birth certificate, or</li> <li>▪ driver's licence, or</li> <li>▪ passport</li> </ul>
<b>the birth or adoption of a child</b>	The lesser of: <ul style="list-style-type: none"> <li>▪ 25% of your current sum insured or</li> <li>▪ \$250,000.</li> </ul>	A copy of <ul style="list-style-type: none"> <li>▪ birth certificate, or</li> <li>▪ adoption papers</li> </ul>
<b>your child turning age 12</b>	The lesser of: <ul style="list-style-type: none"> <li>▪ 25% of your current sum insured or</li> <li>▪ \$250,000.</li> </ul>	A copy of birth certificate
<b>your child commencing at a private school</b>	The lesser of: <ul style="list-style-type: none"> <li>▪ 25% of your current sum insured or</li> <li>▪ \$250,000.</li> </ul>	A copy of <ul style="list-style-type: none"> <li>▪ enrolment form and</li> <li>▪ evidence of payment of first term's fees</li> </ul>
<b>a salary increase of more than \$10,000 per annum if you are not self employed</b>	The lesser of: <ul style="list-style-type: none"> <li>▪ 25% of your current sum insured or</li> <li>▪ \$250,000.</li> </ul>	Letter from employer confirming the increase.
<b>attaining five years' membership of the Super Plan with death/TPD cover held continuously over that time</b>	The lesser of: <ul style="list-style-type: none"> <li>▪ 25% of your current sum insured or</li> <li>▪ \$250,000.</li> </ul>	No evidence required from you.



