



Group Life Insurance Product Information Booklet Life Stages Cover



AIA Australia provides Life Stages Cover, which means that if you are an eligible member with existing cover and you are under age 60, you can apply to increase your Death and TPD cover without providing evidence of insurability.

1. Eligibility

To be eligible to apply for Life Stages Cover:

- you must be under age 60,
- you must have Death and/or TPD cover under the AIA Australia policy on standard terms with no loadings, restrictions or exclusions,
- the Life Stages event must have taken place in relation to you,
- if you are not At Work on the date AIA Australia accepts your Life Stage Cover application, New Events Cover will apply to the increased portion of Cover for the first 12 months and continue until you are At Work for 30 consecutive days at the end of that period,
- you must not have been declined previously for any cover with AIA Australia or any other insurer, and
- not have made a claim or be eligible to make a claim under this or any other life policy.

2. Time Limits and Documentation

- You must provide this application form and the necessary documentary evidence of the Life Stages event within 60 days of the Life Stages event occurring, for example a marriage or birth certificate.
- A certified copy of the required document must be attached to your application.
- You can only request one increase within any 12 month period and you can take advantage of this option a maximum of three times under the Policy.

3. Personal Details

Please print in black or blue pen in UPPERCASE.

Title	<input type="text"/>	Date of Birth	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>
Given name(s)	<input type="text"/>						
Surname	<input type="text"/>						
Home address	<input type="text"/>						
Suburb	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>		
Phone (daytime)	<input type="text"/>	Email	<input type="text"/>				
Employer name	<input type="text"/>						
Plan name	<input type="text"/>	Plan number	<input type="text"/>				
Death Sum Insured:	\$	<input type="text"/>					
TPD Sum Insured:	\$	<input type="text"/>					

4. Life Stages Events

To apply for Life Stages Cover, tick the nominated Life Stages event below.
Make sure you attach a certified copy of the required document to your application.

You would like to increase your insured cover for: \$

The increase in your cover may be up to the lesser of:

- \$200,000; or
- a 25% increase of your current cover.

Life Stages Event	Minimum required documentation
<input type="checkbox"/> Marriage*	– Marriage certificate
<input type="checkbox"/> Birth or adoption of a child	– Child's birth or adoption certificate
<input type="checkbox"/> Divorce	– Divorce certificate
<input type="checkbox"/> Your child turns age 12	– Child's birth certificate
<input type="checkbox"/> You turn age 30	– Birth certificate
<input type="checkbox"/> Primary mortgage or increase in existing primary mortgage	– Signed mortgage documents

*Where marriage is defined as:

- a marriage or customary union as recognised in terms of the laws of Australia; or
- two adults who are in a relationship as a couple (whether or not legally married to each other), regardless of their sex, where the two adults live with each other on a permanent and genuine domestic basis and have done so for a continuous period of at least two years.

NB: Suicide exclusions will apply to any increases in Death and TPD cover for the first 13 months from the date that the insurer agrees to increase this cover. Additionally for any increases in TPD cover, a self inflicted injury exclusion will apply for the first 13 months from the date that the insurer agrees to increase this cover.

Privacy and Declaration

Privacy

This section summarises key information in the AIA Australia Privacy Policy, which may be updated from time to time. For further information, please review the most up to date full version of the AIA Australia Privacy Policy on AIA Australia's website at www.aia.com.au.

AIA Australia Limited is part of the AIA Group. Your privacy is important to us and AIA Australia and we are both bound by the privacy principles which apply to private sector organisations under the Privacy Act, and other laws which protect your privacy. AIA Australia Limited, AIA Financial Services Limited, AIA Group and their related bodies corporate and joint venture partners (together referred to as "AIA Australia", "we", "us" and "our" in this statement), provide you the following notification and information about AIA Australia's Privacy Policy and your rights.

Why AIA Australia collects Personal Information

AIA Australia collects, uses and discloses personal and sensitive information ("**Personal Information**") for purposes set out in the AIA Australia Privacy Policy, including to process your applications, enquiries and requests in relation to insurance, AIA Vitality and other products, for underwriting and reinsurance purposes, to administer, assess and manage your insurance and other products, including claims, the provision of rehabilitation and return to work services and to provide, manage and improve our products and services. AIA Australia may not be able to do these things without your Personal Information. AIA Australia may also collect, use and disclose Personal Information to understand your needs, interests and behaviour, personalise our dealings with you, to verify your identity, authority to act on behalf of a customer, maintain and update their records, manage our relationship with you, comply with local and foreign laws and regulatory requests, detect, manage and deal with improper conduct and commercial risks and for reporting, research and marketing purposes. Where you agree or AIA Australia is otherwise permitted by law, AIA Australia may contact you on an ongoing basis by email, phone and otherwise, with offers and other promotional information about products or services AIA Australia think may interest you. If you do not wish to receive these direct marketing communications you may indicate this where prompted or by contacting AIA Australia as set out in AIA Australia's Privacy Policy.

How AIA Australia collects, uses and discloses Personal Information

AIA Australia may collect your Personal Information from various sources including forms you submit and AIA Australia's records about your use of AIA Australia's products and services and dealings with AIA Australia, including any telephone, email and online interactions. AIA Australia may also collect your information from public sources, social media and from the parties described in AIA Australia's Privacy Policy. AIA Australia is required or authorised to collect Personal Information under various laws including the Life Insurance Act, Insurance Contracts Act, Corporations Act and other laws set out in AIA Australia's Privacy Policy. Where you provide AIA Australia with Personal Information about someone else, you must have their consent to provide their Personal Information to AIA Australia in the manner described in AIA Australia's Privacy Policy.

AIA Australia may collect your Personal Information from, and exchange your Personal Information with, AIA Australia's related bodies corporate including without limitation, joint venture entities ("**Affiliates**") and third parties, including the life insured, policy owner or beneficiaries of your insurance policy, AIA Australia service providers or contractors or service providers or contractors of AIA Australia's Affiliates, your representatives (including without limitation, your financial adviser and the Australian Financial Service Licensee they represent, the distributor of

Privacy and Declaration (continued)

your insurance policy, the trustee or administrator of your superannuation fund, your current and former employer, unions of current and former staff members of AIA Australia (including contactors) medical professionals or anyone acting on your behalf including any other representative or intermediary) ("**Representatives**"), your employer or bank, health providers, partners used in AIA Australia's activities or business initiatives, reinsurers, insurance brokers and intermediaries, our distributors and clients, regulatory and law enforcement agencies, and other parties as described in AIA Australia's Privacy Policy. Parties to whom AIA Australia disclose Personal Information may be located in Australia, South Africa, the US, the United Kingdom, Europe, Asia and other countries including those set out in AIA Australia's Privacy Policy and you acknowledge that Australian Privacy Principle 8.1 (which relates to cross-border disclosure) will not apply to the disclosure, AIA Australia will not be accountable for those overseas parties under the Privacy Act and you may not be able to seek redress under the Privacy Act.

Where AIA Australia provides your Personal Information to a third party, the third party may collect, use and disclose your Personal Information in accordance with their own privacy policy and procedures. These may be different to those of AIA Australia.

Other important information

By providing information to AIA Australia or your Representatives, the trustee or administrator of a superannuation fund, submitting or continuing with a form or claim, or otherwise interacting or continuing your relationship with AIA Australia directly or via an intermediary, you confirm that you agree and consent to the collection, use (including holding and storage), disclosure and handling of Personal Information in the manner described in AIA Australia's Privacy Policy on AIA Australia's website as updated from time to time, and that you have been notified of the matters set out in the AIA Australia Privacy Policy before providing Personal Information to AIA Australia. You agree that AIA Australia may not issue a separate notice each time Personal Information is collected.

You must obtain and read the most up to date version of the AIA Australia Privacy Policy from AIA Australia's website at www.aia.com.au or by contacting AIA Australia on 1800 333 613 to obtain a copy. You have the right to access the Personal Information AIA Australia holds about you, and can request the correction of your Personal Information if it is inaccurate, incomplete or out of date. Requests for access or correction can be directed to AIA Australia using the details in the 'Contact AIA Australia' section below. AIA Australia's Privacy Policy provides more detail about AIA Australia's collection, use (including handling and storage), disclosure of Personal Information and how you can access and correct your Personal Information, make a privacy related complaint and how AIA Australia will deal with that complaint, and your opt-out rights.

For the avoidance of doubt, the AIA Australia Privacy Policy applicable to the management and handling of Personal Information will be the most current version published at www.aia.com.au, which shall supersede and replace all previous AIA Australia Privacy Policies and/or Privacy Statements and privacy summaries that you may receive or access, including but not limited to those contained in or referred to in any telephone recordings and calls, websites and applications, underwriting, claim and other forms, Product Disclosure Statements and other insurance and disclosure statements and documentation.

Contact AIA Australia

If you have any questions or concerns about your Personal Information, please contact AIA Australia as set out below:

The Compliance Manager
AIA Australia Limited
PO Box 6111
Melbourne VIC 3004
Phone 1800 333 613

General declarations

- I satisfy the eligibility criteria stated on page 1 of this application.
- I have read AIA Australia's privacy policies and I consent to the collection, use and disclosure of my personal and sensitive information, that is personal information such as birth certificates, marriage certificates, mortgage documentation etc in accordance with these privacy policies for the performance of this contract.
- The above statements are true and correct (whether written in my hand or not) and that no information material to the insurance has been withheld.
- Any personal statements made together with other relevant documents shall form the basis of the proposed contract of insurance with AIA Australia.
- I understand that cover will not commence until the premium is paid and my application is accepted by AIA Australia.
- I agree to be bound by the provisions of the relevant policy document between AIA Australia and the Policy Trust governing the terms of life insurance.

Signature

X

Date

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