



Life stages additional cover

Use this form to apply for life stages additional insurance cover for death and total and permanent disablement. Some options listed in this form may not be available to you depending on the product or type of employer sub-plan you are in. We may not be able to process your application if this is the case. Please check the relevant PDS Insurance guide for your membership, or call us for more information.

Eligibility

If you have any questions, please call us on **1300 614 644** or email enquiry@smartmonday.com.au

For more information go to our website smartmonday.com.au

Your application for life stages cover must:

- be received by us within **60 days** after a life event happening. You are also subject to a restricted set of 'life events' criteria to what is listed in this form, along with other terms and conditions. You should refer to the PDS Insurance guide relevant to your membership.
- include satisfactory documentation of the event occurring.

Your details

Member number *(if known)*

First name

Last name

Date of birth *(DD/MM/YYYY)*

Gender (M/F)

Phone

Email

Postal address

Suburb

State

Postcode

Send your completed form to: smartMonday, GPO Box 1202, Brisbane QLD 4001

smartMonday is a registered trading name of smartMonday Solutions Limited ABN 48 002 288 646 AFSL 236667, the sponsor of the Smart Future Trust ABN 68 964 712 340 (the Fund). The trustee of the Fund is Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757 RSE Licence L0001458. This document has been prepared by smartMonday on behalf of the Trustee. smartMonday products are part of the Fund.

© 2024 smartMonday Solutions Limited PREP DATE: APR 2024

Life stages cover

To apply for life stages cover, tick the nominated life event below (you can specify more than one life event). Make sure you attach a certified copy of the required document to your application.

Life stage event	Cover may be increased by the lesser of:	Attach a certified copy of:
Marriage	<ul style="list-style-type: none"> > 25% of your current death/TPD insured amount, and > \$200,000 	Marriage certificate
Divorce	<ul style="list-style-type: none"> > 25% of your current death/TPD insured amount, and > \$200,000 	Divorce certificate
You turn age 30	<ul style="list-style-type: none"> > 25% of your current death/TPD insured amount, and > \$200,000 	Birth certificate
Birth or adoption of a child	<ul style="list-style-type: none"> > 25% of your current death/TPD insured amount, and > \$200,000 	Child's birth or adoption certificate
Your child or your spouse's child turns age 12	<ul style="list-style-type: none"> > 25% of your current death/TPD insured amount, and > \$200,000 	Child's birth certificate
Your child or your spouse's child is enrolled at private school	<ul style="list-style-type: none"> > 25% of your current death/TPD insured amount, and > \$200,000 	Letter from school confirming enrolment with private education provider
Primary mortgage or increase in existing primary mortgage	<ul style="list-style-type: none"> > 50% of your current death/TPD insured amount > the amount of the primary mortgage > the amount of the increase in the primary mortgage, and > \$200,000 	Signed mortgage documents
Key person in a business (working partner, director or significant shareholder)	<ul style="list-style-type: none"> > 25% of your current death/TPD insured amount > the increase in value of your financial interest in the business or your value to the business averaged over the last three years, and > \$200,000 	Statement from the bank detailing the increase, loan document or accountant's certification

Answer the following question to determine your eligibility

1. Are you applying within 60 days from when the life event occurred?

Yes No

2. I have never made, lodged, nor been eligible to lodge a claim under any life insurance policy

Yes No

Declarations and agreement

The duty to take reasonable care

When applying for insurance, there is a legal duty to take reasonable care not to make a misrepresentation to the insurer before the contract of insurance is entered into. A misrepresentation is a false answer, an answer that is only partially true, or an answer which does not fairly reflect the truth. This duty applies to a new contract of insurance and also applies when extending or making changes to existing insurance, and reinstating insurance.

If you do not meet your duty

If you do not meet your legal duty, this can have serious impacts on your insurance. There are different remedies that may be available to us. These are set out in the Insurance Contracts Act 1984 (Cth). These are intended to put us in the position we would have been in if the duty had been met.

Your cover could be avoided (treated as if it never existed), or its terms may be varied. This may also result in a claim being declined or a benefit being reduced.

Please note that there may be circumstances where we later investigate whether the information given to us was true. For example, we may do this when a claim is made.

Before we exercise any of these remedies, we will explain our reasons and what you can do if you disagree.

Guidance for answering our questions

You are responsible for the information provided to us. When answering our questions:

- Think carefully about each question before you answer. If you are unsure of the meaning of any question, ask us before you respond.
- Answer every question.
- Answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it.
- Review your application carefully before it is submitted. If someone else helped prepare your application (for example, your adviser), check every answer (and if necessary, make any corrections) before the application is submitted.

Changes before your cover starts

Before your cover starts, we may ask about any changes that mean you would now answer our questions differently. As any changes might require further assessment or investigation, it could save time if you let us know about any changes when they happen.

If you need help

It's important that you understand this information and the questions we ask. Ask us or a person you trust, such as your adviser for help if you have difficulty understanding the process of buying insurance or answering our questions.

If you're having difficulty due to a disability, understanding English or for any other reason, we're here to help. If you want, you can have a support person you trust with you.

Declarations and agreement (continued)

Notifying us

If, after the cover starts, you think you may not have met your duty, contact us immediately and we'll let you know whether it has any impact on the cover.

Economic or trade sanctions

If you have a trade or economic sanction placed against you then you will not be eligible for insurance cover and would not be paid out on any claim received on or after that date. The insurer could be exposed to penalties or restrictions if cover was provided to a sanctioned person.

Privacy

AIA Australia

Your privacy is important to AIA Australia. By becoming a member, or otherwise interacting or continuing your relationship with AIA Australia directly or via a representative or intermediary, you confirm that you agree and consent to the collection, use (including holding and storage), disclosure and handling of personal and sensitive information ("Personal Information") in the manner described in the AIA Australia Privacy Policy on AIA Australia's website as updated from time to time. AIA Australia's current Privacy Policy is available at www.aia.com.au or by calling 1800 333 613. In summary, for the purposes set out in AIA Australia's Privacy Policy (including for the purposes of administering, assessing or processing your insurance or any claim) AIA Australia may:

- collect Personal Information from you, including from application forms or other information submitted in respect of your insurance, or when interacting with you (including online);
- collect your Personal Information from, and provide to, third parties in Australia and overseas, such as your representatives (including your financial adviser), the trustee and administrator of a superannuation fund, employers, health professionals, reinsurers, government agencies, service providers and affiliates;
- be required or authorised to collect your Personal Information under various laws including insurance, taxation, financial services and other laws set out in AIA Australia's Privacy Policy; and
- disclose Personal Information to third parties which 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.

If you do not provide the required Personal Information, AIA Australia may not be able to provide insurance or other services to you. Information about how to access or correct your Personal Information held by AIA Australia or lodge a privacy-related complaint is set out in AIA Australia's Privacy Policy. The most recent version of the AIA Australia Privacy Policy at www.aia.com.au applies to and supersedes all previous Privacy Policies and/or Privacy Statements and privacy summaries that you may receive or access.

The trustee

The fund is also subject to the trustee's privacy statement, which is available at egt.com.au/global/privacystatement.



Declarations and agreement (continued)

General declarations

- I have disclosed all matters that I know, or could reasonably be expected to know, that are relevant to the insurer's decision to accept the risk of insurance and on what terms.
- I agree to be bound by the provisions of the relevant insurance policy between the insurer and the fund, the terms and conditions of which are set out in the smartMonday PRIME PDS.
I have read the privacy policies on the previous page and consent to my personal and sensitive
- information being handled in accordance with those policies.
If I am disclosing personal information about another person, I have obtained their consent to
- disclose their personal information to smartMonday and the insurer and I have made them aware that smartMonday or the insurer may disclose their information to third parties that are reasonably necessary to assist in the provision of the relevant services or products. If I have not obtained the consent of the other person, I will inform smartMonday and the insurer of such.

Your Signature

Date (DD/MM/YYYY)

Adviser authority

If you have appointed an adviser, and wish for information regarding this application to be released to them, arrange for your adviser to complete this section.

smartMonday Adviser code

Adviser name

AIA Adviser code

It all adds up



The information in this document is general in nature and doesn't take into account your personal needs and objectives. smartMonday is a registered trading name of smartMonday Solutions Limited ABN 48 002 288 646 AFSL 236667, the sponsor of the Smart Future Trust ABN 68 964 712 340 (the fund). The trustee of the fund is Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757 RSEL 0001458. This document has been prepared by smartMonday on behalf of the trustee. smartMonday products are part of the fund. The Target Market Determinations for smartMonday products are available at smartmonday.com.au/governance. smartMonday and the trustee take no responsibility for you acting on the information provided. Any decision that you make is at your own risk.