

Application forms





SMSF Master Insurance Plan Short Personal Statement

Death and TPD cover up to \$1,250,000 and/or
Income Protection cover up to \$10,000 per month

Policy Ref No.
(Office use only)



If you:

- are aged 60 or older; or
- require more than \$1,250,000 Death and Total & Permanent Disablement (TPD) insurance cover; or
- are applying for TPD Own Occupation definition; or
- require more than \$10,000 per month of Income Protection cover;

please complete the Full Personal Statement form available in the SMSF Master Insurance Plan PDS or at www.agismsf.com.au

SMSF Provider Code:

Member No:
(Office use only)

Duty of Disclosure Notice

Insured's duty of disclosure

A person who enters into a life insurance contract in respect of your life has a duty, before entering into the contract, to tell us anything that he or she knows, or could reasonably be expected to know, which may affect our decision to provide the insurance and on what terms.

The person entering into the contract has this duty until we agree to provide the insurance. The person entering into the contract has the same duty before he or she extends, varies or reinstates the contract.

The person entering into the contract does not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive our duty to tell us about.

For contracts of insurance entered into, renewed, extended, varied or reinstated from 28 December 2015, if you do not tell us something that you know, or could reasonably be expected to know, which may affect our decision to provide the insurance and on what terms, this may be treated as a failure by the person entering into the contract to tell us something that he or she must tell us.

If the person entering the contract does not tell us something

In exercising the following rights, we may consider whether different types of cover can constitute separate contracts of life insurance. If they do, we may apply the following rights separately to each type of cover.

If the person entering into the contract does not tell us anything he or she is required to, and we would not have provided the insurance if he or she had told us, we may avoid the contract within 3 years of entering into it.

If we choose not to avoid the contract, we may, at any time, reduce the amount of insurance provided. This would be worked out using a formula that takes into account the premium that would have been payable if he or she had told us everything he or she should have. However, if the contract has a surrender value, or provides cover on death, we may only exercise this right within 3 years of entering into the contract.

If we choose not to avoid the contract or reduce the amount of insurance provided, we may, at any time vary the contract in a way that places us in the same position we would have been in if he or she had told us everything he or she should have. However, this right does not apply if the contract has a surrender value or provides cover on death.

If the failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Life Insured (please provide your current details)

Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Ms	<input type="checkbox"/> Miss	<input type="checkbox"/> Other	<input type="text"/>
Surname	<input type="text"/>					
Given name(s)	<input type="text"/>					Gender <input type="checkbox"/> M <input type="checkbox"/> F
Date of birth	<input type="text" value="DD / MM / YYYY"/>					
Daytime contact No.	<input type="text"/>		Email address	<input type="text"/>		
Postal Address	<input type="text"/>					
	<input type="text"/>		State	Postcode	Country	<input type="text"/>

Self Managed Superannuation Fund Details

Name of your Self Managed Superannuation Fund	<input type="text"/>		
ABN	<input type="text"/>		
Trustee Type	<input type="checkbox"/> Corporate	<input type="checkbox"/> Individual (Life Insured is Trustee)	
Name of Corporate Trustee (if applicable)	<input type="text"/>		
Trustee's Postal Address	<input type="text"/>		
	Suburb	State	Postcode

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Send your completed form to AGI at smsf@agigroup.com.au

Type of Insurance

Is this a new application for insurance or an application to increase your existing insurance cover with the SMSF Master Insurance Plan? ☐ New ☐ Increase

Cover	Sum Insured	Policy to be held
Death	\$ <input type="text"/>	Within SMSF

Total & Permanent Disablement (TPD)

TPD cover	\$ <input type="text"/>	Within SMSF
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Income Protection (IP) – as a non-superannuation policy

Income Protection cover (per month)
(minimum \$1,000, maximum \$30,000) \$ (limited to 75% of your monthly Income)

Superannuation contribution benefit % What % of your cover represents the super contribution component?

☐ **IP Plus Options** provides ancillary benefits, including Accommodation Benefit, Family Care Benefit, Home Care Benefit, Nursing Care Benefit, Overseas Assistance Benefit, Specific Injury Benefit and Trauma Benefit.

Benefit Period ☐ 2 years (to age 65 if earlier) ☐ 5 years (to age 65 if earlier) ☐ To Age 65

Waiting Period ☐ 30 days ☐ 60 days ☐ 90 days

Personal Questionnaire

Please complete all parts of this Short Personal Statement. If required, please attach any appendices.

1. Are you a permanent resident of Australia? ☐ Yes ☐ No

2. Occupation Industry

Daily duties at work (including % time spent performing each duty i.e. manual duties)

<div></div>
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<div></div>
<div></div>

Employment status ☐ Full time ☐ Part time ☐ Casual ☐ Contractor

How many hours per week do you work?

Gross Annual Income \$

3. (a) Height cm (b) Weight kg

4. At the date of this application, are you absent from work or unable to carry out all of the duties of your current or usual occupation on a full time basis, due to an injury or sickness (even if you are not currently working on a full time basis or are unemployed)? ☐ Yes ☐ No

5. Have you smoked tobacco or any other substance in the last 12 months? ☐ Yes ☐ No

If 'Yes', please state forms and daily quantities

6. Do you drink more than 20 standard drinks per week? ☐ Yes ☐ No

7. Do you participate or intend to participate in any of the following:
aviation (other than as a passenger on a recognised airline), football (all codes),
scuba diving (more than 40 metres), motor racing or any other hazardous activity? ☐ Yes ☐ No

8. Have you ever suffered symptoms of, or had, or been told you have or received any advice or treatment for:

- high blood pressure, chest pains, high cholesterol, heart complaint or stroke
- diabetes or abnormal blood sugar
- mental or nervous disorder including stress, anxiety, depression
- epilepsy, fits of any kind, multiple sclerosis, paralysis, other neurological condition
- back or neck disorder, joint disorder, arthritis or loss of limb
- loss of sight or blindness
- cancer, lump or tumour of any type
- liver disease (including hepatitis B or C), kidney or bladder disorder, bowel or stomach disorder? ☐ Yes ☐ No

9. Have you ever:

- suffered from AIDS or been infected with the HIV virus, or
- used intravenous drugs, or had sexual activity with someone you know or suspect to be HIV positive?
- worked as a sex worker or engaged in sexual intercourse with a paid sex worker or intravenous drug user, or
- engaged in unprotected male to male sexual activity? ☐ Yes ☐ No

If you answered 'Yes' to any of questions 4 to 9 above, please complete the Full Personal Statement available in the SMSF Master Insurance Plan PDS or at www.agismsf.com.au

Privacy

Personal and sensitive information provided will be handled in the manner described in the AIA Australia and AGI Privacy Policies as updated from time to time, accessible by visiting www.aia.com.au and www.agigroup.com.au respectively.

AIA Australia and AGI handles and collects personal and sensitive information for purposes which include the administration of your policy or claim, the provision of products and services, our business operations and other purposes set out in the respective Privacy Policies.

By providing information to us or your adviser (and the licensed dealer or broker they represent), the trustee or administrator of a superannuation fund, or other representative or intermediary, or by continuing your relationship and otherwise interacting with us, you confirm that you have been notified of the matters and consent to the collection, use, disclosure and handling of personal and sensitive information as described in the Privacy Policies as updated from time to time on the websites listed above.

We rely on the accuracy of the personal information provided. If any of your personal information reflected in this form or any of the attachments are incorrect, out of date or incomplete, please call us on 1800 333 610 and we can take reasonable steps to correct the personal information. Where you provide personal and sensitive information about someone else, you must have their consent to provide their information to us in the manner described in both AIA Australia's and AGI Privacy Policies.

Declaration and Agreement

General Declarations

I, the trustee or corporate trustee of the above named superannuation fund, request AIA Australia to issue the insurance cover under the Policy described in this form.

I agree to be bound by the terms and conditions of the policy document and the trust deed governing the superannuation fund.

I confirm that I have the power under the trust deed and/or constitution of the company governing the superannuation fund to effect cover under the Policy described on this form.

I agree that no benefit will be paid under this Policy in any circumstances if I make the application on behalf of another person.

I am a Permanent Resident of Australia and want to be covered under this Policy of insurance.

I have read and understood the SMSF Master Insurance Plan Product Disclosure Statement (PDS) in conjunction with this application and agree to be bound by its terms.

I have read and understood my Duty of Disclosure and I declare that all the information provided is true and correct and complete and I have not withheld or omitted any information relevant to this application for insurance. I also understand that my duty to disclose continues after I have completed this application until AIA Australia has accepted the risk.

I have read and understood the Privacy Policies of AIA Australia and AGI and consent to the collection, use and disclosure of personal and sensitive information in accordance with the Privacy Policies as updated from time to time, including exchange with third parties located in Australia and overseas.

I understand that after I receive the first Policy Insurance Certificate from AGI, I have a 28-day cooling off period in which I may cancel the insurance by notifying AGI in writing and returning the Policy Insurance Certificate and I will receive a full premium refund (unless a claim has been or could be made under the Policy).

I have read and considered the PDS in making my decision to apply for this insurance. I have not received any personal advice from AGI in relation to my application for insurance or whether the insurance is right for my personal objectives, financial situation or needs.

I understand that cover will not commence until my application is accepted by AIA Australia.

I consent to AIA Australia and AGI communicating electronically with me about my cover under the Policy as described in the current PDS. In providing this consent, I nominate and authorise AIA Australia and AGI to act on instructions it has received electronically. This consent and authority will apply to all communications permitted to take place electronically by law (including any applicable industry Code or Code of Conduct) including but not limited to (a) statements of my cover under the Policy; (b) notices and other documents received by me about my cover under the Policy; (c) variations to the contract relating to my cover under the Policy; and (d) notices from me to AIA Australia or AGI. Any such communication is to be made to the nominated address in my personal capacity, and with respect to any communication to the Trustee of the superannuation fund that are permitted to be communicated electronically.

Signature of Life Insured as Individual Trustee or as Director for Corporate Trustee

Date

X

DD / MM / YY



SMSF Master Insurance Plan

Full Personal Statement



Policy Ref No.
(Office use only)

SMSF Provider Code:

Member No:
(Office use only)

Duty of Disclosure Notice

Insured's duty of disclosure

A person who enters into a life insurance contract in respect of your life has a duty, before entering into the contract, to tell us anything that he or she knows, or could reasonably be expected to know, which may affect our decision to provide the insurance and on what terms.

The person entering into the contract has this duty until we agree to provide the insurance. The person entering into the contract has the same duty before he or she extends, varies or reinstates the contract.

The person entering into the contract does not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

For contracts of insurance entered into, renewed, extended, varied or reinstated from 28 December 2015, if you do not tell us something that you know, or could reasonably be expected to know, which may affect our decision to provide the insurance and on what terms, this may be treated as a failure by the person entering into the contract to tell us something that he or she must tell us.

If the person entering the contract does not tell us something

In exercising the following rights, we may consider whether different types of cover can constitute separate contracts of life insurance. If they do, we may apply the following rights separately to each type of cover.

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If the failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Life Insured (please provide your current details)

Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other	<input type="text"/>
Surname	<input type="text"/>	Given Name(s) <input type="text"/>
Date of Birth	<input type="text" value="DD / MM / YYYY"/>	Gender <input type="checkbox"/> F <input type="checkbox"/> M
Daytime contact no.	<input type="text"/>	Email address <input type="text"/>
Postal address	<input type="text"/>	
	State <input type="text"/>	Postcode <input type="text"/>
	Country <input type="text"/>	
Occupation	<input type="text"/>	Industry <input type="text"/>
Daily Duties (Including % time spent performing each duty, i.e. manual duties)		
<input type="text"/>		
Employment status	<input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contractor	
How many hours per week do you work?	<input type="text"/>	
Gross Annual Income	\$ <input type="text"/>	

Self Managed Superannuation Fund Details

Name of your Self Managed Superannuation Fund	<input type="text"/>
ABN	<input type="text"/>
Trustee Type	<input type="checkbox"/> Corporate <input type="checkbox"/> Individual (Life Insured is Trustee)
Name of Corporate Trustee (if applicable)	<input type="text"/>
Trustee's Postal Address	<input type="text"/>
	Suburb <input type="text"/>
	State <input type="text"/>
	Postcode <input type="text"/>

... continued

Send your completed form to AGI at smsf@agigroup.com.au

Is this a new application for insurance or an application to increase your existing insurance cover with the SMSF Master Insurance Plan? ☐ New ☐ Increase

Personal History

At the date of this application:		Yes	No
7)	Are you absent from work or unable to carry out all of the duties of your current or usual occupation on a full time basis, due to an injury or sickness (even if you are not currently working on a full time basis or unemployed)?.....	<input type="checkbox"/>	<input type="checkbox"/>
8)	Have you ever had back or neck pain for 7 or more consecutive days, or have you ever had mental/nervous/stress disorders, cancer, blindness or deafness?.....	<input type="checkbox"/>	<input type="checkbox"/>
9)	In the last 3 years, have you had any medical advice or treatment, taken prescribed (excluding for colds or flu) or illicit drugs or been hospitalised for any injury or sickness?.....	<input type="checkbox"/>	<input type="checkbox"/>
10)	Are you under any treatment by diet, medication, sedative, drugs?.....	<input type="checkbox"/>	<input type="checkbox"/>
11)	Has any company ever declined, deferred, applied special or modified conditions or cancelled any proposal to insure you for life or disablement policy?.....	<input type="checkbox"/>	<input type="checkbox"/>

Medical History

SECTION A – Medical Details

Yes No

- 1) Have you ever had or received treatment for or had symptoms of:
- a) High blood pressure or blood disorder e.g. leukaemia, anaemia or haemophilia? ☐ Yes ☐ No
 - b) Heart, vein or circulatory disorder, including chest pain, heart attack, stroke, heart murmur, raised cholesterol or rheumatic fever? ☐ Yes ☐ No
 - c) Mental or nervous disorder (e.g. stress, depression, insomnia), fainting, epilepsy, fits of any kind, paralysis, multiple sclerosis, migraines, brain disorder, psychiatric treatment/counselling or neurological disorder? ☐ Yes ☐ No
 - d) Gout, arthritis, rheumatism, skeletal injury, spine/neck disorder, cartilage or ligament injury, bone fracture or hernia? ☐ Yes ☐ No
 - e) Back or neck pain, whiplash, sciatica or any muscle or joint disorder? ☐ Yes ☐ No
 - f) Asthma, bronchitis, tuberculosis, pleurisy or other respiratory disorder? ☐ Yes ☐ No
 - g) Stomach, intestinal or rectal disorder, ulcer, bleeding from bowel, gall bladder? ☐ Yes ☐ No
 - h) Diabetes, thyroid or prostate disorder? ☐ Yes ☐ No
 - i) Cancer, tumour or any form of breast lump (even if you have not seen a doctor)? ☐ Yes ☐ No
 - j) Impairment/disorder of hearing or sight (other than short or long sightedness fully correctable by glasses) or loss of any limb? ☐ Yes ☐ No
 - k) Hepatitis B or C or have you ever been told you are a Hepatitis B or C carrier? ☐ Yes ☐ No
 - l) Dermatitis, psoriasis or any skin disorder? ☐ Yes ☐ No
 - m) Liver, kidney or bladder disease, including renal colic or stone, blood in urine or reproductive organ disorder? ☐ Yes ☐ No
 - n) Sexually transmitted diseases? ☐ Yes ☐ No
 - o) Drug or alcohol dependence? ☐ Yes ☐ No
 - p) Any other medical condition not mentioned above? ☐ Yes ☐ No
 - q) **Females only**
 - i) Female organ disorder (including abnormal:- pap smear, breast ultrasound or mammogram)? ☐ Yes ☐ No
 - ii) Are you currently pregnant? ☐ Yes ☐ No
- If YES, date of expected delivery

SECTION B – Further Medical Background

Yes No

- 1) Are you considering consulting a doctor, seeking a medical examination, advice, treatment, tests or an operation? ☐ Yes ☐ No
- 2) During the last five years have you:
- a) Had any examination, advice or treatment by a medical practitioner, chiropractor or other health professional? ☐ Yes ☐ No
 - b) Been in hospital, clinic or nursing home? ☐ Yes ☐ No
 - c) Been advised to have an operation? ☐ Yes ☐ No
 - d) Had any tests, including blood tests, ECG, x-rays or genetic tests? ☐ Yes ☐ No
 - e) Occasionally or regularly taken any medication, drugs, stimulants, sedatives or tranquilisers? ☐ Yes ☐ No

**If you answered YES to ANY of the questions in Sections A or B, please complete all Sections below.
Otherwise, complete Section D onwards.**

SECTION C – Answers in Detail

- 1) If you answered YES to ANY question in sections A or B, please provide details in the schedule below. If there is insufficient space, please provide a signed and dated supplementary statement.

Question Reference (Section A or B)	Tests, or nature of condition or complaint	Commencement Date	Duration	Time off work	Degree of Recovery (%)	Full details of treatment and results (include type of operations)	Full name and address of doctor or hospital (if any)

... continued 

SECTION D – Personal Doctor's Details (please provide current details)

If no personal doctor, please state name/address of last clinic or medical centre attended.

Name	<input type="text"/>	Date of last consultation	<input type="text" value="DD / MM / YY"/>	How long have you been a patient?	<input type="text"/>	ysr/mths
Address	<input type="text"/>			State	<input type="text"/>	
Telephone	<input type="text"/>	Facsimile	<input type="text"/>			
Email (if known)	<input type="text"/>			ABN (if known)	<input type="text"/>	

Please state the reasons and results of your last consultation.

SECTION E – Other Details

Yes No

- 1) Do you have existing life, disability or trauma cover on your life (including any current applications held with any insurer)?

☐ ☐

If YES, please provide the policy details in the schedule below.

Commencement Date	Insurer	Type of Cover	Amount of Cover	*To be Replaced 'Y' or 'N'

*For policies to be replaced, please attach a copy of the policy document or other proof of existing insurances and terms of acceptance.

SECTION F – Family History

Yes No

- 1) Have any of your parents, brothers or sisters (living or deceased) had Huntington's disease, muscular dystrophy, cystic fibrosis, familial polyposis, polycystic disease or any other hereditary disorder?

☐ ☐

If YES, please provide details in the schedule below.

Relation	Condition/Illness	Age at Onset (approximately)	Age at Death (if applicable)

Yes No

- 2) Have any of your parents, brothers or sisters (living or deceased) been diagnosed prior to age 65 with any of the following conditions: Diabetes, heart disease, mental illness, haemophilia, haemochromatosis, high blood pressure, high cholesterol, breast cancer, bowel cancer or any other cancer (please specify type), stroke or kidney disease?

☐ ☐

If YES, please provide details in the schedule below.

Relation	Condition/Illness For Cancer – Specify Type	Age at Onset (approximately)	Age at Death (if applicable)

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Further Income Details (Complete only if Income Protection is required)

- 1) a) Please state your monthly Income from your current occupation (net of business expenses but before tax)?

DO NOT INCLUDE INVESTMENTS AND MANDATORY SUPERANNUATION.

• **SELF EMPLOYED**

Means the Income generated from the business due to your personal exertion or activities for the last 12 months less your share of necessarily incurred business expenses for the last 12 months. Income does not include unearned income such as dividends, interest, rental income or proceeds from the sale of assets but does include ongoing regular bonuses, regular management fees and regular commissions. Bonuses and commissions will be calculated based on the average of the last three years bonuses and commissions.

• **EMPLOYED**

Means your pre-tax Income paid to you by an employer including salary, fees, regular bonuses, regular commissions, regular overtime, fringe benefits and salary sacrificed superannuation contributions but excluding mandatory superannuation contributions and unearned income (e.g. investment or interest income). Bonuses, overtime earnings and commissions will be calculated based on the average of the last three years received by you from an employer.

Principal Occupation: Current Year \$ per month Previous Year \$ per month

- b) How long have you been at your current occupation? years months

- c) How much of the above Income will continue if you are disabled? \$

- i) For how long? years/months

- ii) State source of Income (e.g. sick leave, director's fees, Income Protection insurance, profit share from the business)

- 2) If you become disabled, would you receive Income from **other** sources? ☐ Yes ☐ No

If YES:

- a) How much? \$ per month

- b) For how long? years/months

- c) State source of Income

- 3) Do you also perform another occupation? ☐ Yes ☐ No If YES, describe the daily duties of this occupation (including manual work)

- 4) Do you receive any unearned Income? ☐ Yes ☐ No If YES, how much? \$ per month
(e.g. from investments such as rental property or dividends)?

- 5) What was your previous occupation?

- 6) Are you self-employed or employed by your own company? ☐ Yes ☐ No

If YES:

- a) Date your business started DD / MM / YY

- b) How long have you been self-employed? years/months

- c) What percentage of your work is: i) Freelance? % ii) Contract? %

- d) How many people do you employ?

- 7) Has your business or practice had a net operating loss in the last 2 years? ☐ Yes ☐ No

If YES, please provide copies of Profit & Loss Statements for the last 2 years.

- 8) Have you or any business with which you were associated ever been made bankrupt or placed in receivership, involuntary liquidation or under administration? ☐ Yes ☐ No

If YES, when DD / MM / YY Date of discharge DD / MM / YY

- 9) Do you work at home? ☐ Yes ☐ No If YES, state percentage of the time %

- 10) Do you earn commission or bonuses? ☐ Yes ☐ No If YES, state percentage of total Income %

AIDS Declaration

I hereby declare that:

- I am not suffering from Acquired Immune Deficiency Syndrome (AIDS) and I am not infected with the HIV virus and I am not carrying antibodies to the HIV virus;
- I have not used intravenous drugs, I have not engaged in male to male anal sexual activity and I have not worked as or had sexual intercourse with a paid sex worker; and
- I have not had sexual intercourse with someone I know or suspect to be HIV positive.

☐ I am ABLE to declare that ALL the above statements are true.

☐ I am UNABLE to declare that ALL the above statements are true.*

*If unable, a Confidential Supplementary Personal Statement is required.

Before signing, one of the above boxes must be ticked.

Signature of Life Insured

X

Date

DD / MM / YY

Privacy

Personal and sensitive information provided will be handled in the manner described in the AIA Australia and AGI Privacy Policies as updated from time to time, accessible by visiting www.aia.com.au and www.agigroup.com.au respectively.

AIA Australia and AGI handles and collects personal and sensitive information for purposes which include the administration of your policy or claim, the provision of products and services, our business operations and other purposes set out in the respective Privacy Policies.

By providing information to us or your adviser (and the licensed dealer or broker they represent), the trustee or administrator of a superannuation fund, or other representative or intermediary, or by continuing your relationship and otherwise interacting with us, you confirm that you have been notified of the matters and consent to the collection, use, disclosure and handling of personal and sensitive information as described in the Privacy Policies as updated from time to time on the websites listed above.

We rely on the accuracy of the personal information provided. If any of your personal information reflected in this form or any of the attachments are incorrect, out of date or incomplete, please call us on 1800 333 610 and we can take reasonable steps to correct the personal information. Where you provide personal and sensitive information about someone else, you must have their consent to provide their information to us in the manner described in both AIA Australia's and AGI Privacy Policies.

Declaration and Agreement

I, the trustee or the corporate trustee of the above named superannuation fund, request AIA Australia to issue the insurance cover under the Policy described in this form.

I agree to be bound by the terms and conditions of the policy document and the trust deed governing the superannuation fund.

I confirm that I have the power under the trust deed and/or constitution of the company governing the superannuation fund to effect cover under the Policy described on this form.

I agree that no benefit will be paid under this Policy in any circumstances if I make the application on behalf of another person.

I am a Permanent Resident of Australia and want to be covered under this Policy of insurance.

I have read and understood the SMSF Master Insurance Plan Product Disclosure Statement (PDS) in conjunction with this application and agree to be bound by its terms.

I have read and understood my Duty of Disclosure and I declare that all the information provided is true and correct and complete and I have not withheld or omitted any information relevant to this application for insurance. I also understand that my duty to disclose continues after I have completed this application until AIA Australia has accepted the risk.

I have read and understood the Privacy Policies of AIA Australia and AGI and consent to the collection, use and disclosure of personal and sensitive information in accordance with the Privacy Policies as updated from time to time, including exchange with third parties located in Australia and overseas.

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I have read and considered the PDS in making my decision to apply for this insurance. I have not received any personal advice from AGI in relation to my application for insurance or whether the insurance is right for my personal objectives, financial situation or needs.

I understand that cover will not commence until my application is accepted by AIA Australia.

I consent to AIA Australia and AGI communicating electronically with me about my cover under the Policy as described in the current PDS. In providing this consent, I nominate and authorise AIA Australia and AGI to act on instructions it has received electronically. This consent and authority will apply to all communications permitted to take place electronically by law (including any applicable industry Code or Code of Conduct) including but not limited to (a) statements of my cover under the Policy; (b) notices and other documents received by me about my cover under the Policy; (c) variations to the contract relating to my cover under the Policy; and (d) notices from me to AIA Australia or AGI. Any such communication is to be made to the nominated address in my personal capacity, and with respect to any communication to the Trustee of the superannuation fund that are permitted to be communicated electronically.

Signature of Life Insured as Individual Trustee or as Director for Corporate Trustee

Date

X

DD / MM / YY

Medical Authority

I,

authorise any medical practitioner, hospital, clinic or other person (including any life insurance company or underwriter), to disclose to AIA Australia Limited, full details of my health and medical history.

Signature of Life Insured

X

Date

DD / MM / YY



SMSF Master Insurance Plan Individual Insurance Transfer



Policy Ref No.
(Office use only)

Use this form if you wish to transfer your current insurance cover with another retail insurer or superannuation fund to the SMSF Master Insurance Plan. Refer to your Product Disclosure Statement (PDS) for information on premiums and conditions. If your application is accepted, you will be allocated the same level of cover provided to you by your existing fund subject to the underwriting terms provided by the previous insurer, including premium loadings, restrictions, exclusions or any other limitations imposed on the previous cover.

If you have any questions, please call AGI on (02) 9190 2500 or email smsf@agigroup.com.au.

SMSF Provider Code:

Member No:
(Office use only)

Duty of Disclosure Notice

Your duty of disclosure

If you are the Policy Owner, you have a duty to tell us anything that you know, or could reasonably be expected to know, which may affect our decision to insure you and any other Life Insured and on what terms.

You have this duty until we agree to insure you, and also before you extend, vary or reinstate the Policy.

You do not need to tell us anything that:

- reduces our risk; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

If you are a Life Insured (other than the Policy Owner), any failure by you to tell us this information may be treated as a failure by the Policy Owner to comply with this duty of disclosure.

If you do not tell us something

If you are the Policy Owner, and you do not tell us anything you are required to, and we would not have insured you if you had told us, we may avoid the contract within 3 years of entering into it.

If we choose not to avoid the contract, we may reduce the amount you have been insured for, based on a statutory formula. (We may only exercise this right within 3 years of entering into the Policy if it provides death cover.)

If we choose not to avoid the Policy or reduce the amount you have been insured for, if your Policy does not provide death cover, we may vary the contract in a way that places us in the same position we would have been in if you had told us everything you should have.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

We may apply these rights separately to each type of cover that we consider could form a separate policy.

Important Information

AIA Australia agrees to provide individual transfer terms for Death/Total & Permanent Disablement (TPD) cover and Income Protection cover on the following basis:

- The maximum amount of cover that can be transferred per life insured is:
 - \$2 million for Death only or Death and TPD cover
 - \$20,000 per month for Income Protection cover.
- The Waiting Period (WP) and Benefit Period (BP) will be matched to the SMSF Master Insurance Plan offer. If the current WP is different, the life insured's WP will be rounded up to the next longest WP offered in the SMSF Master Insurance Plan offer, e.g. a 45 day WP will be rounded up to a 60 day WP. For BP, a life insured will receive the equivalent of their current BP, or if not available in the SMSF Master Insurance Plan, the lesser BP offered in the SMSF Master Insurance Plan.
- The level of cover provided to the life insured will be the level of cover currently held through their current fund/insurer and only where the current insurer's acceptance terms were less than or equal to +50% extra mortality and/or one exclusion for Death/TPD and Income Protection cover.
- For Death/TPD and Income Protection cover, if an exclusion is transferred from your current fund/insurer, the exclusion wording of AIA Australia will apply.
- The life insured has not been paid/lodged, nor is eligible to be paid/lodged, a Terminal Illness, TPD or Income Protection benefit from AIA Australia, another insurance arrangement or superannuation fund.
- The life insured is an Australian permanent resident and aged less than 60.
- The life insured is not terminally ill with a life expectancy of less than 12 months.
- The life insured is Gainfully Employed.
- The life insured must meet the eligibility criteria for insurance cover as set out in the PDS.
- The life insured does not continue the cover under another insurance arrangement.
- The life insured provides a copy of an annual statement from the superannuation fund (where relevant) which is less than 12 months old, or a Certificate of Currency from an insurance company which is less than 60 days old, as evidence of cover currently held with the current fund/insurer.
- The life insured's replacement cover will not commence in the SMSF Master Insurance Plan until the later of:
 - AIA Australia accepting the life insured's application, and
 - the existing insurance cover with the current fund/insurer being cancelled.
- The applicant/life insured completes this Individual Insurance Transfer form to AIA Australia's satisfaction.
- Occupational classifications will be based on the classifications used by the SMSF Master Insurance Plan.
- Ratings and premiums may change to adapt to AIA Australia's ratings and premiums.

... continued

Send your completed form to AGI at smsf@agigroup.com.au

The SMSF Master Insurance Plan is distributed and administered by
Australian Group Insurances Pty Ltd (AGI) ABN 97 140 572 434 AFSL 379565
Product Issuer: AIA Australia Limited ABN 79 004 837 861 AFSL 230043

Life Insured *(please provide your current details)*

Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other	<input type="text"/>
Surname	<input type="text"/>	Given Name(s) <input type="text"/>
Date of Birth	<input type="text" value="DD / MM / YYYY"/>	Gender <input type="checkbox"/> F <input type="checkbox"/> M
Daytime contact No.	<input type="text"/>	Email address <input type="text"/>
Postal address	<input type="text"/>	
	State <input type="text"/>	Postcode <input type="text"/>
		Country <input type="text"/>
Occupation	<input type="text"/>	Industry <input type="text"/>
Daily Duties (Including % time spent performing each duty, i.e. manual duties)		
<input type="text"/>		
Do you work:	(i) Full time <input type="checkbox"/> or (ii) Part time <input type="checkbox"/> , (iii) Not working <input type="checkbox"/>	How many hours per week do you work? <input type="text"/>
Gross Annual Income	\$ <input type="text"/> (if self employed, state your earned income less business expenses but before tax)	

Self Managed Superannuation Fund Details

Name of your Self Managed Superannuation Fund	<input type="text"/>		
ABN	<input type="text"/>		
Trustee Type	<input type="checkbox"/> Corporate	<input type="checkbox"/> Individual (Life Insured is Trustee)	
Name of Corporate Trustee (if applicable)	<input type="text"/>		
Trustee's Postal Address	<input type="text"/>		
	Suburb <input type="text"/>	State <input type="text"/>	Postcode <input type="text"/>

Your Existing Fund or Insurance Company's Details

You should check with your existing fund or insurance company for information about your benefits in that fund or insurance policy including information on exit, transfer, withdrawal and other fees, any insurance cover you may have, and the availability of investment options. You should do this so that you fully understand the effects of transferring your benefits.

Please select the appropriate option below.

- ☐ I am transferring my insurance cover from a super fund
- ☐ I am transferring my insurance cover from an insurance company

Member account or policy number	<input type="text"/>		
Fund or insurance company's name	<input type="text"/>		
Fund or insurance company's postal address	<input type="text"/>		
	Suburb <input type="text"/>	State <input type="text"/>	Postcode <input type="text"/>
Fund or insurance company's telephone no.	<input type="text"/>		
Name of employer (if applicable)	<input type="text"/>		
Industry (if applicable)	<input type="text"/>		

Your Personal Statement and Confirmation of Requirements

Confirmation

1. Please confirm that all of the following statements are true and correct:
- I will cancel my existing insurance cover under my existing fund/insurance policy.
 - I will not be transferring the cover under my existing fund/insurance policy to any other division or section of the existing fund or to any other fund, other than the SMSF Master Insurance Plan.
 - I will not effect a continuation option, or subsequently reinstate cover within the existing fund or with the existing insurer or any other divisions or associated fund of the existing fund or any other retail insurance arrangement.

I confirm that all three statements above are true and correct and agree to abide by these requirements..... ☐ Yes ☐ No

Your Personal Statement and Confirmation of Requirements (continued)

2. Are you currently working/gainfully employed? ☐ Yes ☐ No
If you answered 'Yes', please provide the following:

- Employer name and address
- Employment status: ☐ Permanent ☐ Temporary ☐ Casual ☐ Contractor
- Employment type (tick one):
☐ Employee ☐ Self employed or sole trader ☐ Employee of own company ☐ Business Partner or Trust

If you answered 'No' to questions 1 or 2 above, you will not be eligible to transfer your existing insurance cover from your existing fund/insurance policy to the SMSF Master Insurance Plan. You are not required to complete the remainder of this section of the form.

3. Are you absent from work or restricted due to injury or illness from carrying out all of the usual duties of your current and normal occupation on a full time basis, for at least 30 hours per week (even if you are not currently working on a full time basis)? ☐ Yes ☐ No
4. Have you ever been paid/lodged, or are you eligible to be paid/lodged, a claim for a Terminal Illness, TPD or Income Protection benefit with AIA Australia, another superannuation fund or life insurance policy? ☐ Yes ☐ No
5. Have you been diagnosed with an illness that reduces your life expectancy to less than 12 months from today? ☐ Yes ☐ No

If you answered 'Yes' to questions 3, 4 or 5 above, you will not be eligible to transfer your existing insurance cover from your current fund/insurance policy to the SMSF Master Insurance Plan. You are not required to complete the remainder of this form.

6. Have you, as at the date of this application been off work for more than 10 days in the last 12 months for the same medical condition? ☐ Yes ☐ No
7. Have you ever been declined insurance cover or had any special conditions or restrictions (pre-existing conditions, loadings or exclusions) placed on any Death, TPD or IP Insurance? ☐ Yes ☐ No

If you answered 'Yes' to questions 6 or 7 above, please provide details, including a copy of the advice you received from the existing insurer or fund advising you of the acceptance of your cover subject to these additional terms.

If any of your benefits from your existing fund or insurer, had more than one exclusion, and/or had a loading of more than +50% extra mortality, then cover for that benefit cannot be transferred to the SMSF Master Insurance Plan.

Death and Total & Permanent Disablement (TPD) cover

8. To be eligible for Death and Total & Permanent Disablement cover under the SMSF Master Insurance Plan you must be an Australia permanent resident, Gainfully Employed and working.

I confirm that my current level of cover under the existing fund/insurance policy is as follows:

Death cover \$ TPD cover \$

The maximum amount you can transfer in total is \$2 million for Death only or Death & TPD cover.

Do you currently have an Own Occupation* TPD definition in your existing fund/insurance policy?

- ☐ No – your TPD cover in the SMSF Master Insurance Plan shall be held within your SMSF.
- ☐ Yes – please select from the following options:
- ☐ Retain the Own Occupation TPD definition. Your TPD cover will be held as a non-superannuation policy.
- ☐ Change to a Standard Occupation TPD definition. Your TPD cover will be held within your SMSF.

*Own Occupation TPD is only available to Professional and Senior Management occupations. See the SMSF Master Insurance Plan Product Disclosure Statement for the definition of occupations that fall under Professional and Senior Management categories. An additional premium will be applied to your TPD cover. Own Occupation will only be available to members if the TPD Own Occupation definition held with the existing fund/insurer meets the definition within the SMSF Master Insurance Plan.

You must obtain and attach an annual statement from the superannuation fund (where relevant) which is less than 12 months old, or a Certificate of Currency from an insurance company which is less than 60 days old.

I understand that the transfer of my current Death and TPD cover if accepted by AIA Australia, will be subject to the terms and conditions of the SMSF Master Insurance Plan.

Income Protection insurance cover

9. To be eligible for Income Protection cover under the SMSF Master Insurance Plan you must be an Australian permanent resident, Gainfully Employed and working at least 15 hours per week.

Income Protection cover per month \$ (maximum amount of cover you can transfer is \$20,000 per month)

Current Benefit Period (please complete)

Current Waiting Period (please complete)

I understand that the transfer of my current Income Protection cover once accepted by AIA Australia, will be subject to the terms and conditions of the SMSF Master Insurance Plan and that my Income Protection Benefit Period and Waiting Period (if applicable) will be matched to the SMSF Master Insurance Plan offer where possible.

You must obtain and attach an annual statement from the superannuation fund (where relevant) which is less than 12 months old, or a Certificate of Currency from an insurance company which is less than 60 days old.

Your privacy is important to AIA Australia and AGI. The AIA Australia Privacy Policy and AGI Privacy Policy set out how your personal and sensitive information is collected, used, handled and disclosed by us, and the purposes that your information is used for (including the administering, assessing or processing your insurance or any application or claim, to send communications that may be of interest to you, the provision of products and services and other purposes set out in the Policies). The AIA Australia Privacy Policy is available at www.aia.com.au or by calling 1800 333 613 and The AGI Privacy Policy is available at www.agigroup.com.au.

By providing information to us, or otherwise interacting or continuing your relationship with AIA Australia and AGI, 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 in the manner described in the Privacy Policies on AIA Australia's and AGI's website as updated from time to time, and to the disclosure of your personal and sensitive information to third parties who may be located in Australia, South Africa, the US, the United Kingdom, Europe, Asia and other countries. Please note that Australian Privacy Principle 8.1 (which relates to cross-border disclosures) will not apply to the disclosure by AIA Australia, who 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.

The most recent versions of the Privacy Policies at the websites listed above apply to and supersede all previous Privacy Policies and/or Privacy Statements and privacy summaries that you may receive or access from AIA Australia or AGI.

Declaration and Agreement

Declaration

I, the trustee or corporate trustee of the above named superannuation fund, request AIA Australia to issue the insurance cover under the Policy described in this form.

I agree to be bound by the terms and conditions of the policy document and the trust deed governing the superannuation fund.

I confirm that I have the power under the trust deed and/or constitution of the company governing the superannuation fund to effect cover under the Policy described on this form.

I agree that no benefit will be paid under this Policy in any circumstances if I make the application on behalf of another person.

I am a Permanent Resident of Australia and want to be covered under this Policy of insurance.

I have read and understood the SMSF Master Insurance Plan Product Disclosure Statement (PDS) in conjunction with this application and agree to be bound by its terms.

I have read and understood the Privacy Policies of AIA Australia and AGI and consent to the collection, use and disclosure of personal and sensitive information in accordance with the Privacy Policies as updated from time to time, including exchange with third parties located in Australia and overseas.

I understand that after I receive the first Policy Insurance Certificate from AGI, I have a 28-day cooling off period in which I may cancel the insurance by notifying AGI in writing and returning the Policy Insurance Certificate and I will receive a full premium refund (unless a claim has been or could be made under the Policy).

I have read and considered the PDS in making my decision to apply for this insurance. I have not received any personal advice from AGI in relation to my application for insurance or whether the insurance is right for my personal objectives, financial situation or needs.

I understand that cover will not commence until my application is accepted by AIA Australia.

I consent to AIA Australia and AGI communicating electronically with me about my cover under the Policy as described in the current PDS. In providing this consent, I nominate and authorise AIA Australia and AGI to act on instructions it has received electronically. This consent and authority will apply to all communications permitted to take place electronically by law (including any applicable industry Code or Code of Conduct) including but not limited to (a) statements of my cover under the Policy; (b) notices and other documents received by me about my cover under the Policy; (c) variations to the contract relating to my cover under the Policy; and (d) notices from me to AIA Australia or AGI. Any such communication is to be made to the nominated address in my personal capacity, and with respect to any communication to the Trustee of the superannuation fund that are permitted to be communicated electronically.

- I understand that if I do not fully complete, sign and date this *Individual Insurance Transfer form*, I will not be eligible to transfer my current cover to the SMSF Master Insurance Plan.
- I understand that if AIA Australia accepts my application, my current amount of cover as at the transfer date under my existing fund/insurer will be replaced with an equal amount of cover under the SMSF Master Insurance Plan but subject to a total maximum of \$2 million for Death only or Death and TPD cover and \$20,000 per month for Income Protection cover.
- I understand that following the transfer, my total insurance cover (ie transferred amount plus my insurance currently held with the SMSF Master Insurance Plan) cannot exceed the maximum cover amounts provided by AIA Australia for each benefit, otherwise my transferred cover may be restricted to the maximum cover amount.
- I understand that my replacement cover will not commence in the SMSF Master Insurance Plan until the later of:
 - AIA Australia accepting my application, and
 - cancellation of my current insurance cover under my existing fund/insurance policy.
- I understand that AIA Australia and AGI may undertake appropriate enquiries and investigations to verify the answers I have provided.
- I understand that AIA Australia or AGI may investigate whether any premium loadings, restrictions and exclusions may have applied in the existing fund/insurance policy.
- I agree to provide AIA Australia and AGI with access to the health and/or financial evidence I provided to any existing fund and their insurer or retail insurer in an application for the cover. Any non-disclosure to an existing fund or insurer may be acted upon by AIA Australia.
- I understand, should it become apparent to AIA Australia or AGI that I have not responded truthfully or satisfied the requirements that I confirmed above, then any insured benefit that may be payable to me, my beneficiaries or my estate under the SMSF Master Insurance Plan may be reduced by the insured amount paid or payable by my existing fund; an associated section or division of the existing fund, or any other fund, or retail insurance arrangement, or any policy issued under any option that I exercised, as a consequence of my failure to abide by these conditions.
- The information contained in this Individual Insurance Transfer form (whether written in my hand or not) is true and correct and that no information material to this application for transfer has been withheld.
- I understand that if AIA Australia accepts my application, the terms existing conditions as outlined in the SMSF Master Insurance Plan master Policy held by AGI will apply, and the terms and conditions of my former fund and/or my existing insurer will cease to apply.
- I understand that AGI is the owner of the master Policy effected with AIA Australia and that I will become an Insured Member under that master Policy.
- I have read the Duty of Disclosure Notice and understand its contents and what is meant by my duty to disclose. I declare that all the information provided is true and correct and complete and I have not withheld or omitted any information relevant to this application for insurance. I also understand that my duty to disclose continues after I have completed this application for transfer until AIA Australia has accepted the risk.

Signature of Life Insured as Individual Trustee or as Director for Corporate Trustee

Date

X

DD / MM / YY

AIA Australia

509 St Kilda Road
Melbourne VIC 3004
aia.com.au