



Life events application form in the Mercer Super Trust

Please print in black or blue pen, in uppercase, one character per box.



Protect your family's financial well-being

You can adjust the insurance cover you have with the Mercer Super Trust to suit your personal circumstances. Please refer to your Product Disclosure Statement for details on your insurance options. Life Events cover must be available to the category of membership you belong to within the Mercer Super Trust. In considering your insurance needs you may wish to seek the advice of a licensed or appropriately authorised financial adviser.

If you need help

For assistance or to access the Privacy Policy and your personal information call the Helpline on **1800 682 525**.

Step 1 - Complete your personal details

Title Mr Mrs Ms Miss

Date of birth / /

Given names

Surname

Postal address

Suburb State

Postcode Telephone - Mobile

E-mail

Membership number

Plan name

Name of your employer



Step 2 – Life event details and supporting evidence for the life event

The Life Events cover option makes it simple for you to change your cover. You may increase your Death or Death and Total and Permanent Disablement (TPD) cover that is not subject to underwriting after a specified significant life event happens to you.

To be eligible for the Life Events cover option:

- You must complete all sections of this form and include satisfactory proof of the event that has taken place,
- You must apply within 60 days of the life event occurring,
- You must be under aged 65 on the date you complete this form,
- You must have existing basic Death or Death and TPD cover under your Plan in the Mercer Super Trust,
- Your basic Death or Death and TPD cover must not be unit based,
- You must not have made, or are not eligible to make, a claim for TPD, TTD or Terminal Illness, and
- You have not been previously declined or restricted for cover.

Note:

- Life Events cover can only be accepted once in any 12 month period, or up to 3 times while you have cover under your Plan in the Mercer Super Trust.
- If you have both Death and TPD cover, both types of cover must be increased by the same proportions under the Life Events cover option.
- Life Events cover is subject to the terms and conditions of the insurance policy and acceptance by the Insurer. If you are not At Work on the date the Insurer accepts your application, the increased portion of the cover will be limited to New Events cover. This limitation will stop when you are At Work for 30 consecutive days following the end of the 12 month period.

For further information please refer to the Product Disclosure Statement (PDS) together with any other member material you have received in the Mercer Super Trust.

You must complete this form and provide satisfactory evidence of the occurrence with your application within 60 days of the event occurring for your application to be considered by your Plan's insurer (AIA Australia Limited ABN 79 004 837 861 Australian Financial Services Licence (AFSL) 230043 (Insurer)).

Please tick the Life Events cover option you are applying for:

- Getting married or entering a registered relationship (marriage certificate/registration of relationship documentation)
- The first anniversary of a De facto Relationship
- Getting divorced or terminating a registered relationship
- Birth or adoption of a child by you or your spouse (birth certificate/adoption documentation)
- Taking out a mortgage on the initial purchase of your primary residence (mortgage documents)
- Taking out a new mortgage or increase an existing mortgage for your primary residence to renovate or extend, for at least \$50,000
- The first anniversary of your separation from a marriage, a registered relationship or a De facto Relationship

*For changes to your relationship status, you are only allowed one life event per relationship.



Step 3 – Complete the amount of Life Event cover requested

If you are eligible for Life Events cover, your cover can be increased by up to the lesser of:

- 25% of the amount of your insurance cover*, or
- \$200,000.

I am a member of the above-named Plan in the Mercer Super Trust. I request the following cover under the Life Events cover option.

\$ payable on death (must be a multiple of \$1,000) or

\$ * payable on death and total and permanent disablement (must be a multiple of \$1,000)

* If you are eligible for death-only cover then you will only be eligible for Life Event death cover.

Note: Life Events cover is not available to members with unit-based cover in the Mercer Super Trust.

Your Privacy

We collect, use and disclose personal information about you in order to manage your superannuation benefits and give you information about your super. We may also use it to supply you with information about the other products and services offered by us and our related companies. If you do not wish to receive marketing material, please contact us on **1800 682 525**.

Our Privacy Policy is available to view at mercersupertrust.com or you can obtain a copy by contacting us on **1800 682 525**.

If you do not provide the personal information requested, we may not be able to manage your superannuation.

We may sometimes collect information about you from third parties such as your employer, a previous super fund, your financial adviser, our related entities and publicly available sources.

We may disclose your information to various organisations in order to manage your super, including your employer, the fund's administrator, our professional advisors, insurers, our related companies which provide services or products relevant to the provision of your super, any relevant government authority that requires your personal information to be disclosed, and our other service providers used to assist with managing your super.

In managing your super your personal information will be disclosed to service providers in another country, most likely to our administrator's processing centre in India. Our Privacy Policy lists all other relevant offshore locations.

Our Privacy Policy sets out in more detail how we deal with your personal information and who you can talk to if you wish to access and seek correction of the information we hold about you. It also provides detail about how you may lodge a complaint about the way we have dealt with your information and how that complaint will be handled.

If you have any other queries in relation to privacy issues, you may contact us on **1800 682 525** or write to our Privacy Officer, **GPO Box 4303, Melbourne, VIC, 3001**.

The Privacy Policy of AIA can be obtained by visiting www.aia.com.au. By completion of this form, you consent to any personal information, including information that may be of a sensitive nature we may in the manner set out in these Privacy Statements collect about you in the normal course of our business, being used as outlined in the AIA Privacy Policy.

Step 4 - Sign the form

If my request is agreed to, I understand that:

- I have met the eligibility rules (refer to Step 2 - Life Event details and supporting evidence of the Life Event)
- my application for death or death and TPD cover using this basis is subject to approval by AIA and will not commence until I receive written confirmation that my Life Event application has been accepted. AIA will exclude from my cover the amount applied for as Life Events cover if the evidence I submitted is unsatisfactory or incorrect
- if I am only eligible for death-only cover then my Life Event cover request will only apply to my death benefit
- premiums for the Life Event cover will be deducted from my member account
- I have read and understood the conditions that apply to Life Event cover as described in the Product Disclosure Statement together with any other member material I have received in the Mercer Super Trust
- I confirm that all statements and declarations given by me are true and correct
- I consent to my information being collected, disclosed and used in the manner set out in this form.

Signature

Date

/ /

Please return your completed form to Mercer Super Trust, GPO Box 4303, Melbourne, VIC 3001.

