

Life events insurance increase request

* Indicates that providing this information is mandatory. Not doing so may delay the processing of your request.

When completing this form use all capital letters eg and check boxes with a cross eg

Apply online for fastest response – simply login at vicsuper.com.au and complete the application.

To increase cover due to a life event

Complete this form to apply for up to two additional units of death only or death and total and permanent disablement (TPD) insurance cover. This option is available to you without having to provide any further evidence of good health following a life event. Refer to the *Insurance Handbook* for definitions of *life events* and for eligibility requirements.

- This form must be completed by the person to be insured
- Any changes to the form must be initialled
- Answer all questions as accurately as you can

Important information

- Life events increases are only available for unit-based or fixed death only or death & TPD cover.
- The life event must occur while your cover is active and the application for additional cover under life events must be made within six months of the event occurring.
- You can apply for additional cover under life events for a maximum of three events in total. You can only apply for one event in any 12 month period.
- You must provide VicSuper with appropriate evidence for your life event as indicated in Step 2. This evidence must be certified as a true copy of the original by an authorised person.
- Marriage and de facto relationships include same sex relationships.
- If you have previously had any request to increase death only or death and TPD cover declined, you cannot increase your cover due to a life event.
- To be eligible for life events cover through VicSuper, you must be a VicSuper member under age 65 with existing insurance cover and meet the Insurer's conditions.
- Insurance is provided under group life insurance policies issued and underwritten by MetLife (the Insurer). All cover is subject to the precise terms and conditions of those policies.
- To be eligible for life events cover through VicSuper you must not have made or be eligible to claim for total and permanent disability or terminal illness from VicSuper.
- You should read the *Insurance Handbook* before completing this form to ensure you understand the type of cover you have and the conditions which apply.

Your privacy as a member of VicSuper

The personal information you provide in this form is collected by and held by VicSuper to administer your insurance within your VicSuper FutureSaver account. If you do not provide the requested information, we may be unable to process your insurance application or properly administer your insurance. Your personal and sensitive information will only be disclosed to VicSuper staff as required, MetLife Insurance Limited and/or our legal or other professional advisors if reasonably necessary.

The VicSuper Privacy Policy and the MetLife Privacy Policy provide information about overseas disclosure of personal information, how you may access and seek correction of your personal and sensitive information as well as how you can make a complaint about a breach of the Australian Privacy Principles or the *Privacy Act* 1988. You can access the VicSuper Privacy Policy at vicsuper.com.au/privacy and the MetLife Privacy Policy at www.metlife.com.au/privacy.

Step 2:
Select your
life event

Choose the life event from the options below to apply for additional cover (choose only one). Then provide VicSuper with the appropriate certified evidence as indicated for each life event.

Event	Evidence required by VicSuper
<input type="checkbox"/> Marriage/registration of a de facto relationship, or you reach the first anniversary of these events with the same person.	For marriage • Certified copy of a marriage certificate For de facto relationship • Certified copy of the registration certificate, or • A statutory declaration in the approved form declaring a) The status of the de facto relationship b) The 12 month duration of the de facto relationship c) The commencement date of the de facto relationship d) The names of the parties in the de facto relationship The approved form can be obtained from vicsuper.com.au/forms
<input type="checkbox"/> Divorce/registration of separation from a marriage or de facto relationship, or you reach the first anniversary of these events with the same person	1. A certified copy of divorce order/decre absolute or a certified copy of the separation order; or 2. A statutory declaration in the approved form declaring: a) The status of the marriage or de facto relationship b) The date the person insured separated from the marriage or de facto relationship c) The 12 month separation from the marriage or de facto relationship d) The names of the parties in the former marriage or de facto relationship The approved form can be obtained from vicsuper.com.au/forms
<input type="checkbox"/> Birth or adoption of a child	Certified copy of child's birth certificate or adoption certificate with your name appearing as mother or father
<input type="checkbox"/> Taking out a mortgage on the initial purchase of a primary residence	1. Letter from lender showing the identity of the lender and confirming: a) The amount of the loan to purchase your principal place of residence; and b) The loan has been drawn down (not just approved); and 2. A statutory declaration declaring that the mortgaged property is your principal place of residence
<input type="checkbox"/> Increasing existing mortgage on primary residence for renovations/extension by at least \$50,000	1. Letter from lender showing the identity of the lender and confirming: a) The amount of the increase in the loan to extend or renovate your principal place of residence; and b) The loan has been drawn down (not just approved); and 2. A statutory declaration declaring that the mortgaged property is your principal place of residence and that the increase is for renovations/extension
<input type="checkbox"/> Child turns 12	Certified copy of child's birth certificate or adoption certificate with your name appearing as mother or father

Evidence must be certified as a true copy of the original by a person authorised to witness the signing of a statutory declaration in Victoria, including:

- Justice of the Peace
- Police Officer
- Lawyer
- Notary
- Doctor
- CPA or Chartered Accountant
- Bank Manager

Step 3:
Apply for cover

Choose your additional cover by placing an X in the appropriate box below. Your increase will be applied to the type of cover you currently have. If you currently have fixed cover, your cover will increase by the value per unit of cover based on your current age. Refer to the *Insurance Handbook* for unit-based values.

- | | |
|---|--|
| <input type="checkbox"/> 1 unit of death only cover | <input type="checkbox"/> 2 units of death only cover |
| <input type="checkbox"/> 1 unit of death & TPD cover | <input type="checkbox"/> 2 units of death & TPD cover |

- any loadings or exclusions that apply to your existing cover will also apply to any additional cover granted
- additional cover granted will be limited to claims for accidental death and accidental TPD for the first 6 months where the life event is in relation to you taking out or increasing a mortgage.

Step 4:
Keep your cover

There are new laws in place which aim to protect superannuation accounts with low balances, or inactive accounts from being eroded by insurance premiums. Under this legislation, you are required to make an election if you want to keep any current and future insurance cover through VicSuper even if no contributions, rollovers or other amounts have been received in respect of your VicSuper FutureSaver for a continuous period of 16 months.

To keep your insurance cover through VicSuper, including any or all of Death, Total and Permanent Disability and Income Protection cover, please an **X** in the box below.

I elect to keep my current and future insurance cover through VicSuper, subject to the terms and conditions of the insurance policy even if I am under the age of 25, my account balance is less than \$6,000 and/or no contributions, rollovers or other amounts are received for a continuous period of 16 months.

Step 5:
Declaration
& Sign

I certify that:

- The information that I have supplied in this form is true in all particulars.
- I have read and understood the *Insurance Handbook* and understand the implications of the selection(s) that I have made.
- I understand that any premium loading(s) and/or exclusion(s) applied to my existing death and TPD cover will also apply to the additional cover.
- I understand that if this application is approved, I will not be able to apply for any further life event increase in the following 12 months, regardless of any other life events occurring.
- I understand that my right to receive benefits under the insurance policies is dependent on meeting the conditions of the policies, meeting a condition of release under the *Superannuation Industry (Supervision) Act 1993 (Cwlth)* and the Insurer approving my claim.
- I understand that, if approved, my death only or death and TPD insurance cover will increase by one or two units as selected (or the equivalent in fixed cover) and associated premiums will be deducted from my account.
- I understand that my insurance cover will continue subject to the terms and conditions of the insurance policy even if I am under the age of 25, my account balance is less than \$6,000 and/or no contributions, rollovers or other amounts are received for a continuous period of 16 months.
- I understand that any cover approved by the Insurer will only be provided if there are sufficient funds in my account at all times to pay for the premium.
- I understand that cancelling my existing death only or death & TPD cover will void my life events cover.

I have read the VicSuper privacy policy available at vicsuper.com.au/privacy and the MetLife Privacy Policy available at www.metlife.com.au/privacy, and I consent to the collection, use and disclosure of my personal (including sensitive) information in accordance with the terms of these documents.

Given name/s*

Surname*

Signature* Date*

Step 6:
Send your form
to VicSuper

Send your completed form to VicSuper along with any supporting documentation to
VicSuper
GPO Box 89
MELBOURNE VIC 3001

Please **do not fax this form**. VicSuper will not process any changes to your cover received via fax as we must receive the original form to make changes to your cover.

Insurance cover outlined in the form is provided under group life insurance and group salary continuance policies issued and underwritten by MetLife Insurance Limited ABN 75 004 274 882 AFSL NO. 238 096

VicSuper Pty Ltd ABN 69 087 619 412 AFSL 237333 is the Trustee of VicSuper Fund ABN 85 977 964 496