

Step 2 – Life event

1. Please tick which life event you are applying for:

- You or your partner gives birth or adopts a child
- You get married or divorced
- You purchase a new home that is your permanent residence and commence a mortgage or increase an existing mortgage for the purpose of building or renovation works on your principal place of residence
- You attain age 30
- Your child attains 12 years of age

Note that if you have made an application for one of the above life events in the past, the option to select that particular life event is no longer available to you.

2. What date did your life event occur?

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Note this application and supporting evidence must be received within 60 days of the above date that your life event occurred.

Step 3 – Supporting evidence for the life event

You must provide certified* supporting evidence with your application for it to be approved.

The table below shows the documentation that is to be provided. Tick the box next to the life event that you have selected confirming you have attached the relevant certified* documentation.

<input type="checkbox"/> Birth or adoption of a child, Child attains 12 years of age, Members attains age 30	A copy of the birth certificate or adoption papers naming you as a parent
<input type="checkbox"/> Marriage or divorce	A copy of the marriage certificate or divorce papers naming you as a party to the marriage or divorce
<input type="checkbox"/> Purchase of your permanent residence with a mortgage of \$100,000 or more	A copy of the mortgage documentation from the issuer of the mortgage showing the address the mortgage applies to and the amount of the mortgage. The address must be the same as the residential address known to us.

* All copies of documentation must be certified. A certified copy is a copy of an original document that has been certified by any of the following acceptable persons: legal practitioner, Justice of the peace, magistrate, notary public, police officer, dentist, veterinary practitioner, pharmacist, accountant, Member of Parliament, minister of religion, and medical practitioner.



Your Privacy

LCA Nominees Pty Ltd ABN 61 008 204 939 is the trustee of the regulated superannuation fund known as Lutheran Super ABN 93 371 348 387. Lutheran Super is administered by the trustee with the assistance of a professional administration company engaged by us to perform administration services for the fund. We collect and handle personal information about you in order to manage and administer your superannuation arrangements. We may also use it to supply you with information about products and services offered by us and our related companies that we expect to be of interest to you. If you do not wish to receive marketing material, please contact us on 1800 635 796, or write to our Privacy Officer using the details listed below.

Our Privacy Policy is available to view at www.lutheransuper.com.au or you can obtain a copy by contacting us on 1800 635 796.

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, another super fund, your financial adviser, our related entities and publicly available sources.

We may disclose your information to various organisations in order to manage and administer your super, including your employer, our professional advisors, insurers, other organisations who provide services or products relevant to the provision of your super, any relevant government authority that requires your personal information to be disclosed, and to our other service providers where it is used to assist with managing and administering your super.

In the process of managing and administering your super arrangements with us, your personal information may be disclosed to service providers who are based outside of Australia. It is anticipated that our current professional administrator may disclose personal information to information technology servers which are based in the United Kingdom, the United States, India, New Zealand or Bermuda. We will use all reasonable efforts (with the assistance of our professional administrator) to ensure that information disclosed via our professional administrator to foreign countries will not be held, inappropriately used or disclosed by the recipient of the information in those countries.

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 635 796 or write to our Privacy Officer; The Privacy Officer, Lutheran Super, 197 Archer Street, North Adelaide, South Australia 5006.

Your 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 the insurer anything that he or she knows, or could reasonably be expected to know, which may affect the insurer's decision to provide the insurance and on what terms.

The person entering into the contract has this duty until the insurer agrees 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 the insurer anything that:

- reduces the risk the insurer insures you for; or
- is common knowledge; or
- the insurer knows or should know as an insurer; or
- the insurer waives your duty to tell the insurer about.

If you do not tell the insurer something that you know, or could reasonably be expected to know, which may affect the insurer's 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 the insurer something that he or she must tell us.

If the person entering the contract does not tell the insurer something

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

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

If the insurer chooses not to avoid the contract, the insurer 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 the insurer everything he or she should have. However, if the contract has a surrender value, or provides cover on death, the insurer may only exercise this right within 3 years of entering into the contract.

If the insurer chooses not to avoid the contract or reduce the amount of insurance provided, the insurer may, at any time vary the contract in a way that places the insurer in the same position the insurer would have been in if he or she had told the insurer 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, the insurer may refuse to pay a claim and treat the contract as if it never existed.



Step 4 – Sign the form

By signing this form I acknowledge that:

- my existing death or TPD cover in Lutheran Super is not subject to any special conditions such as premium loadings, restrictions or exclusions;
- I have not previously been declined death or TPD cover in Lutheran Super;
- I have not applied for, are intending to apply for or have been paid a TPD or like benefit or terminal illness from any Australian superannuation fund or Life insurance policy;
- my application of additional death and TPD cover using this basis is subject to the approval of the fund;
- I am less than 55 years of age;
- I have read and understood the Lutheran Super Product Disclosure Statement and agree to be bound by the terms and conditions outlined in it; and
- by signing this form I acknowledge that I have ready my duty of disclosure as described above.
- I understand and consent to my information being collected, disclosed and used in the manner set out in this form.

Signature

Date

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Please return your completed form and any supporting evidence to The Funds Administrator, GPO Box 4303, Melbourne VIC 3001.

AIA Australia Privacy

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 and the Australian Financial Service Licensee they represent), 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 and you acknowledge that Australian Privacy Principle 8.1 (which relates to cross-border disclosures) 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.

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.

