



# BT Lifetime Super – Employer Plan Life Stage Insurance Application

BT Customer Relations ☎ 132 135 (8am–6.30pm Mon-Fri, Sydney time)

BT Funds Management Limited ABN 63 002 916 458  
AFSL 233724 RSE L0001090 is the trustee of BT Lifetime Super  
– Employer Plan ABN 39 827 542 991 RSE R1001327

Life Stage Cover will allow you (if you are aged less than 65) to increase your level of tailored Death only or Death and TPD cover when certain ‘personal events’ or ‘business events’ occur without supplying further evidence of insurability.

- You must apply for Life Stage Cover within 60 days of the occurrence of a life stage personal event or within 60 days of receipt of proof of a life stage business event occurring.
- Increases will be approved subject to the Insurer’s receipt of evidence, satisfactory to the Insurer, of the occurrence and date of the life stage event.
- Additional cover provided is subject to maximum increase amounts as outlined below. Increases cannot exceed more than \$200,000 in any 12-month period. Total increases made under this option cannot exceed the lesser of your original Death only or Death and TPD cover and \$1,000,000. You may only apply for Life Stage insurance as the result of up to two events in a 12 month period.
- The Life Stage option is not available to members who hold standard cover. Please refer to your welcome pack or latest statement for details of any cover you hold.
- The Insurer reserves the right to refuse cover.

Additional information about Life Stage Cover may be found in the BT Lifetime Super – Employer Plan (BT Super) Additional Information Booklet – Part 3 Insurance.

## Personal Events

Events covered	Additional cover you may apply for
<ul style="list-style-type: none"> <li>• Marriage</li> <li>• Divorce</li> <li>• Birth or adoption of a child</li> </ul>	Your Death only or Death and TPD cover may be increased under this option by the lesser of: <ul style="list-style-type: none"> <li>• 25% of your original Death only or Death and TPD cover, or</li> <li>• \$200,000</li> </ul>
<ul style="list-style-type: none"> <li>• Effecting a first mortgage on the purchase of a home, or increasing an existing first mortgage for the purposes of building or renovation works on the home. (The mortgage must be on your principal place of residence with a licensed mortgage provider.)</li> </ul>	Your Death only or Death and TPD cover may be increased under this option by the lesser of: <ul style="list-style-type: none"> <li>• 50% of your original Death only or Death and TPD cover</li> <li>• the amount of the first mortgage</li> <li>• the amount of the increase of the first mortgage, or</li> <li>• \$200,000</li> </ul>

## Business Events

Events covered	Additional cover you may apply for
<ul style="list-style-type: none"> <li>• Where you are a key person in a business (eg working partner or director or significant shareholder) and the value of your financial interest in the business, averaged over the last three years has increased</li> <li>• Where you are a key person in a business, and your value to the business, averaged over the last three years has increased</li> </ul>	Your Death only or Death and TPD cover may be increased under this option to be the lesser of: <ul style="list-style-type: none"> <li>• 25% of the original Death only or Death and TPD cover</li> <li>• the increase in the value of your financial interest in the business or of your value to the business, whichever is appropriate, averaged over the last three years, or</li> <li>• \$200,000</li> </ul>

Complete this form using **black pen** – print in clear **CAPITAL LETTERS**

## 1. EMPLOYER DETAILS (IF APPLICABLE)

BT employer number (7–8 numbers)

Employer name

(if you are a spouse member, please specify your spouse’s employer)

## 2. MEMBER DETAILS

BT member number (12–13 numbers)

Title

Mr  Mrs  Miss  Ms  Other

Given name(s)

Surname

Date of birth (mandatory) (dd/mm/yyyy)

Gender

Male  Female

Residential address

  
  
 State  Postcode  
 Country, if not Australia

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