



# AIA Australia Group Plan Proposal Form



Master Policy (MP) No.   
(Head 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.

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.

## Adviser Details

Adviser company name

Dealer group

Adviser name

AIA Australia Adviser code

Adviser phone ( )  Adviser mobile ( )

Adviser email

## Plan Details

Name of Plan

Name of Policy Owner

ABN of Policy Owner

Name of Participating Employer   
*(if single employer plan)*

Business address of Policy Owner

No.  Street

Suburb  State  Postcode

Postal address of Policy Owner   
*(if different to business address)*

No.  Street

Suburb  State  Postcode

Telephone of Policy Owner ( )  Fax ( )

Email of Policy Owner

## Insurance Details – GSC

Frequency of Payment\*  Annual  Monthly  Quarterly  Semi-Yearly

*\*Please note that all payments other than annual incur a premium frequency loading*

Policy Commencement Date

Annual Renewal Date  each year

Complete if Automatic Acceptance Limits are to apply

Number of company employees  Number of employees to be insured

New plan  Existing cover in place Outgoing Insurer

## Benefit Design – GSC

### Category 1

Insured Lives  Permanent Employees  Partners

Eligibility Conditions  
*(i.e. what determines which category of membership applies to each individual)*

Casuals to be eligible for Cover?

Contractors to be eligible for Cover?

Income Definition  
*(Note: Partners will be covered under a standard wording)*

Please choose the applicable components of salary for Permanent Employees:

Base Salary  Car Allowance  SG Contribution  
 Regular\* Overtime  Commission and bonuses  Fees

*\*Regular Overtime, Commissions, Bonuses and Fees are averaged over 3 years*

Replacement Ratio  75%  SG Contribution  %  Other

Super capped at SGC threshold  Yes  No

Waiting Period  30 days  60 days  90 days

Maximum Benefit Period  2 years  5 years  To age 60  To age 65  2 year Top Up Benefit Expiry *(only available in conjunction with To age 65 benefit period)*

Cessation Age for Insurance   Compulsory  Voluntary

Claims Escalation  Lesser of 5% or CPI

Optional Ancillary Benefits

Accommodation Benefit  Yes  No  
Enhanced Death Benefit  Yes  No  
Family Care Benefit  Yes  No  
Home Care Benefit  Yes  No

Nursing Care Benefit  Yes  No  
Overseas Assistance Benefit  Yes  No  
Specific Injury Benefit  Yes  No  
Trauma Benefit  Yes  No

# Benefit Design – GSC (continued)

## Category 2

Insured Lives

Permanent Employees  Partners

Eligibility Conditions  
*(i.e. what determines which category of membership applies to each individual)*

Casuals to be eligible for Cover?

Contractors to be eligible for Cover?

Income Definition

*(Note: Partners will be covered under a standard wording)*

Please choose the applicable components of salary for Permanent Employees:

Base Salary  Car Allowance  SG Contribution  
 Regular\* Overtime  Commission and bonuses  Fees

*\*Regular Overtime, Commissions, Bonuses and Fees are averaged over 3 years*

Replacement Ratio

75%  SG Contribution  %  Other

Super capped at SGC threshold

Yes  No

Waiting Period

30 days  60 days  90 days

Maximum Benefit Period

2 years  5 years  To age 60  To age 65  2 year Top Up Benefit Expiry *(only available in conjunction with To age 65 benefit period)*

Cessation Age for Insurance

Compulsory  Voluntary

Claims Escalation

Lesser of 5% or CPI

Optional Ancillary Benefits

Accommodation Benefit  Yes  No

Nursing Care Benefit  Yes  No

Enhanced Death Benefit  Yes  No

Overseas Assistance Benefit  Yes  No

Family Care Benefit  Yes  No

Specific Injury Benefit  Yes  No

Home Care Benefit  Yes  No

Trauma Benefit  Yes  No

## Category 3

Insured Lives

Permanent Employees  Partners

Eligibility Conditions  
*(i.e. what determines which category of membership applies to each individual)*

Casuals to be eligible for Cover?

Contractors to be eligible for Cover?

Income Definition

*(Note: Partners will be covered under a standard wording)*

Please choose the applicable components of salary for Permanent Employees:

Base Salary  Car Allowance  SG Contribution  
 Regular\* Overtime  Commission and bonuses  Fees

*\*Regular Overtime, Commissions, Bonuses and Fees are averaged over 3 years*

Replacement Ratio

75%  SG Contribution  %  Other

Super capped at SGC threshold

Yes  No

Waiting Period

30 days  60 days  90 days

Maximum Benefit Period

2 years  5 years  To age 60  To age 65  2 year Top Up Benefit Expiry *(only available in conjunction with To age 65 benefit period)*

Cessation Age for Insurance

Compulsory  Voluntary

Claims Escalation

Lesser of 5% or CPI

Optional Ancillary Benefits

Accommodation Benefit  Yes  No

Nursing Care Benefit  Yes  No

Enhanced Death Benefit  Yes  No

Overseas Assistance Benefit  Yes  No

Family Care Benefit  Yes  No

Specific Injury Benefit  Yes  No

Home Care Benefit  Yes  No

Trauma Benefit  Yes  No

**Benefit Design – GSC (continued)**

**Category 4**

Insured Lives

Permanent Employees       Partners

Eligibility Conditions  
*(i.e. what determines which category of membership applies to each individual)*

Casuals to be eligible for Cover?

Contractors to be eligible for Cover?

Income Definition  
*(Note: Partners will be covered under a standard wording)*

Please choose the applicable components of salary for Permanent Employees:

Base Salary       Car Allowance       SG Contribution  
 Regular\* Overtime       Commission and bonuses       Fees

*\*Regular Overtime, Commissions, Bonuses and Fees are averaged over 3 years*

Replacement Ratio

75%       SG Contribution       %       Other     

Super capped at SGC threshold

Yes       No

Waiting Period

30 days       60 days       90 days

Maximum Benefit Period

2 years       5 years       To age 60       To age 65       2 year Top Up Benefit Expiry *(only available in conjunction with To age 65 benefit period)*

Cessation Age for Insurance

      Compulsory       Voluntary

Claims Escalation

Lesser of 5% or CPI

Optional Ancillary Benefits

Accommodation Benefit       Yes       No  
Enhanced Death Benefit       Yes       No  
Family Care Benefit       Yes       No  
Home Care Benefit       Yes       No

Nursing Care Benefit       Yes       No  
Overseas Assistance Benefit       Yes       No  
Specific Injury Benefit       Yes       No  
Trauma Benefit       Yes       No

## Insurance Details – Death & TPD

Type of Policy  Ordinary  
 Frequency of Payment\*  Annual  Monthly  Quarterly  Semi-Yearly

**\*Please note that all payments other than annual incur a premium frequency loading**

Policy Commencement Date

Annual Renewal Date  each year

Complete if Automatic Acceptance Limits are to apply

Number of company employees  Number of employees to be insured

New plan  Existing cover in place Outgoing Insurer

## Benefit Design – Death & TPD

### Category 1

Insured Lives  Permanent Employees  Partners

Eligibility Conditions  
*(i.e. what determines which category of membership applies to each individual)*

Casuals to be eligible for Cover?

Contractors to be eligible for Cover?

Income Definition  
*(Note: Partners will be covered under a standard wording)*

Please choose the applicable components of salary for Permanent Employees:

Base Salary  Car Allowance  SG Contribution  
 Regular\* Overtime  Commission and bonuses  Fees  N/A

**\*Regular Overtime, Commissions, Bonuses and Fees are averaged over 3 years**

Benefit Design

Type of Cover  Death only  Death & TPD  
 TPD definition  Own  Standard

Death/TPD Accidental Death Top Up Benefit  Yes  No

Optional Benefits Continuation Option  Yes  No

Cessation Age for Insurance   Compulsory  Voluntary  Opt Out

### Category 2

Insured Lives  Permanent Employees  Partners

Eligibility Conditions  
*(i.e. what determines which category of membership applies to each individual)*

Casuals to be eligible for Cover?

Contractors to be eligible for Cover?

Income Definition  
*(Note: Partners will be covered under a standard wording)*

Please choose the applicable components of salary for Permanent Employees:

Base Salary  Car Allowance  SG Contribution  
 Regular\* Overtime  Commission and bonuses  Fees  N/A

**\*Regular Overtime, Commissions, Bonuses and Fees are averaged over 3 years**

Benefit Design

Type of Cover  Death only  Death & TPD  
 TPD definition  Own  Standard

Death/TPD Accidental Death Top Up Benefit  Yes  No

Optional Benefits Continuation Option  Yes  No

Cessation Age for Insurance   Compulsory  Voluntary  Opt Out

## Benefit Design – Death & TPD (continued)

### Category 3

Insured Lives

Permanent Employees  Partners

Eligibility Conditions  
*(i.e. what determines which category of membership applies to each individual)*

Casuals to be eligible for Cover?

Contractors to be eligible for Cover?

Income Definition  
*(Note: Partners will be covered under a standard wording)*

Please choose the applicable components of salary for Permanent Employees:

Base Salary  Car Allowance  SG Contribution  
 Regular\* Overtime  Commission and bonuses  Fees  N/A

*\*Regular Overtime, Commissions, Bonuses and Fees are averaged over 3 years*

Benefit Design

Type of Cover

Death only  Death & TPD  
TPD definition  Own  Standard

Death/TPD  
Optional Benefits

Accidental Death Top Up Benefit  Yes  No  
Continuation Option  Yes  No

Cessation Age  
for Insurance

Compulsory  Voluntary  Opt Out

### Category 4

Insured Lives

Permanent Employees  Partners

Eligibility Conditions  
*(i.e. what determines which category of membership applies to each individual)*

Casuals to be eligible for Cover?

Contractors to be eligible for Cover?

Income Definition  
*(Note: Partners will be covered under a standard wording)*

Please choose the applicable components of salary for Permanent Employees:

Base Salary  Car Allowance  SG Contribution  
 Regular\* Overtime  Commission and bonuses  Fees  N/A

*\*Regular Overtime, Commissions, Bonuses and Fees are averaged over 3 years*

Benefit Design

Type of Cover

Death only  Death & TPD  
TPD definition  Own  Standard

Death/TPD  
Optional Benefits

Accidental Death Top Up Benefit  Yes  No  
Continuation Option  Yes  No

Cessation Age  
for Insurance

Compulsory  Voluntary  Opt Out

## Declaration

It is hereby declared that the information contained in the attached statements or soft-copy documentation is true and correct and that no information material to the insurance has been withheld.

It is agreed that any personal statements made or completed, together with any relevant documents, shall form the basis of the proposed contract of insurance with AIA Australia Limited, ABN 79 004 837 861 AFSL No. 230043.

I have read the Duty of Disclosure Notice on page 1 of this document and understand its contents and what is meant by my duty to disclose. I also understand that my duty to disclose continues after I have completed this proposal.

I consent to AIA Australia collecting sensitive information, i.e. health information, for the purpose of the performance of this contract.

I agree that cover will not commence until the premium is paid and AIA Australia has accepted the risk.

Name of Plan	<input type="text"/>
Name of Authorised Signatory	<input type="text"/>
Position held by Authorised Signatory	<input type="text"/>
Signature of Authorised Signatory	<input type="text" value="X"/>
Date	<input type="text" value="DD/MM/YY"/>

## Payment of Premium

In conjunction with this proposal form, payment has been made by

<input type="checkbox"/>	Cheque for	<input type="text" value="\$"/>	(attached to proposal)
<input type="checkbox"/>	Bank Deposit/EFT of	<input type="text" value="\$"/>	directly to AIA Premium Account
	and deposited on	<input type="text" value="DD/MM/YY"/>	

### AGI – AIA Premium Account Details:

Bank: St George Bank  
Account Name: AGI – AIA Premium Account  
BSB: 112 879  
Account Number: 420 340 714  
Reference:

Signature of Authorised Signatory	<input type="text" value="X"/>	Date	<input type="text" value="DD/MM/YY"/>
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## General Notes