

## Life event

### About this form

Increase your death and/permanent disablement cover without the need for medical evidence, if you have experienced any of the below life events within the last 60 days:

- getting married
- the birth or adoption of a child or children
- obtaining a new mortgage on the initial purchase of your primary residence
- divorce
- death of a spouse
- a dependent child starting primary or secondary school for the first time

You'll need to provide certified documentation with this form to confirm the life event has occurred.

You can only increase your cover by the lesser of \$200,000 or your existing cover amount.

If cover is provided, your entire cover amount will become fixed cover.

Any loadings or exclusions that apply to existing cover will also apply to the cover granted under the life events option.

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### Duty of Disclosure - Important information before you begin this application

You have a duty of disclosure when applying for insurance. If you do not comply with your duty of disclosure MetLife may avoid or vary your cover. This means you may not be able to claim your benefit or the amount you will receive will be reduced. Before answering the questions contained in this application form it is important that you carefully read the Duty of Disclosure section on page 3 of this form which explains what you must disclose and the effect if you don't comply with your duty of disclosure.

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### Privacy - Use and disclosure of personal information

#### Your privacy with MetLife Insurance Limited ABN 75 004 274 882 AFSL 238096 ('MetLife' or the 'Insurer')

The personal information you provide in the form is necessary for MetLife to provide you with the products and services you have requested from MetLife. You do not have to provide MetLife with your personal information, but if you do not do so MetLife may not be able to provide you with the products or services. MetLife complies with the Privacy Act 1988 and the principles laid out in its Privacy Policy which details information about the entities that MetLife usually discloses personal information to (including overseas recipients), how you may access or seek correction of your personal information, how we manage that information and our complaints process. MetLife's Privacy Policy is readily available and can be viewed at [www.metlife.com.au/privacy](http://www.metlife.com.au/privacy).

#### Your privacy as a member of Spirit Super

The information you provide in this form is collected and held by Spirit Super to administer your insurance within your Spirit Super account. If you don't provide the requested information, Spirit Super may be unable to properly administer your insurance. Your personal and sensitive information will only be disclosed to Spirit Super staff as required, MetLife Insurance Limited, our legal or other professional advisors if reasonably necessary and where required to by law.

The Spirit Super Privacy policy provides 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 Spirit Super Privacy policy at [spiritsuper.com.au/privacy-policy](http://spiritsuper.com.au/privacy-policy).

## Section 1. Member details

		Spirit Super member number	
Title	Given name(s)	Surname	
Residential address		Suburb	State Postcode
Postal address (if different to above)		Suburb	State Postcode
Date of birth (dd/mm/yyyy)	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Email address	
Preferred contact number			

## Section 2. Occupation rating

1. Are the duties of your regular occupation limited to professional, managerial, administrative, clerical, secretarial or similar 'white collar' tasks which do not involve manual work or teaching, and you don't spend more than 20% of your working time outside the office environment (excluding travel time from one office environment to another)?  Yes  No
2. Is the income you earn from your occupation greater than \$110,000 per annum?  Yes  No
3. Do you:
- a) hold a tertiary qualification or are you a registered member of a professional institute or governing body in relation to your profession?  Yes  No
- or**
- b) work in a management role?  Yes  No

## Section 3. Life event

Please provide details of your life event and select the specific life event you are applying under to increase your cover.

Life event	Certified^ Documentation Required
<input type="checkbox"/> Getting married	A certified copy of the marriage certificate.
<input type="checkbox"/> The birth or adoption of a child or children	A certified copy of the child's birth certificate or adoption certificate with your name appearing as mother or father.
<input type="checkbox"/> Taking on a mortgage as security for a loan which is used to purchase that home	1. A letter from the lender showing the identity of the lender and confirming: <ul style="list-style-type: none"><li>the amount of the loan to purchase your principal place of residence, and</li><li>the loan has been drawn-down (not just approved);</li></ul> <b>and</b> 2. A statutory declaration declaring that the mortgage property is your principal place of residence.
<input type="checkbox"/> Divorce	A certified copy of the divorce order.
<input type="checkbox"/> Death of a spouse	A certified copy of the death certificate.
<input type="checkbox"/> A dependent child starting primary or secondary school for the first time	A copy of the child's enrolment together with confirmation of attendance.

^Please refer to 'A Guide to Certifying Documents' on page 4 for instructions on having the documents certified or Statutory Declaration witnessed by an authorised person.

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### Section 3. Life event (continued)

Date of the life event (dd/mm/yyyy)

The application for increased cover, plus the evidence in the table above, must be received within 60 days after the date of the life event.

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- a) Have you successfully applied for an increase in cover due to a life event before?  Yes  No
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- b) Have you received or previously been entitled to receive a terminal illness or total and permanent disablement benefit payment from Spirit Super?  Yes  No
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**Note:** If you answer Yes to either question a) or b) above, you are not eligible for cover under the life event option.

c) What cover do you require?

- Death Additional cover required \$ \_\_\_\_\_
- Total and Permanent Disablement Additional cover required \$ \_\_\_\_\_

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### Section 4. Your Duty of Disclosure

Before you become insured under the Spirit Super insurance policy, you have a duty to tell us anything that you know, or could reasonably be expected to know, that may affect our decision to provide you cover and on what terms. For the purposes of this section, 'us' and 'we' means Spirit Super's insurer.

This duty applies until we agree to provide your cover. You also have this duty when you extend, vary or reinstate your cover.

You don't 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.

#### If you don't tell us something

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

If you don't tell us anything you're required to, and we wouldn't have provided the cover if you had told us, we may avoid the cover within three years of entering into it.

If we choose not to avoid the cover, we may, at any time, reduce the amount of cover provided. This would be worked out using a formula that takes into account the premium (insurance cost) that would have been payable if you had told us everything you should have. However, if the policy provides cover on death, we may only exercise this right within three years of entering into the cover.

If we choose not to avoid the cover or reduce the amount of cover provided, we may, at any time vary the cover in a way that places us in the same position we would have been in if you had told us everything you should have. However, this right doesn't apply if the policy provides cover on death.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the cover as if it never existed.

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### Section 5. Declaration and signature

By signing this form I am making the following statements:

- I have fully read and understood this form.
- I declare that the information I have provided in this application is true and correct.
- I have read and understood the Duty of Disclosure on page 3 of this form and I have not withheld any information that may affect MetLife's decision as to whether or not to accept my application for cover.
- I have read and understood the Privacy Disclosure Statement entitled 'Privacy - Use and Disclosure of personal information'. I consent to the collection, use and disclosure of my personal (including sensitive) information in accordance with the terms of these documents.
- I understand that insurance cover will not commence until I am notified of acceptance by MetLife Insurance Limited.
- I have read and understood the Spirit Super Member guide and Spirit Super Insurance guide.

#### Election

- I understand that if my Spirit Super account has not received any contributions or other amounts for a continuous period of 16 months (**inactive**), superannuation legislation will prohibit Spirit Super from providing me with insurance cover unless I make an appropriate election (**election**).

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## Section 5. Declaration and signature (continued)

- I understand Spirit Super will not be permitted to provide insurance cover if my superannuation account has not had a minimum balance of at least \$6,000 (**low balance**) and/or I am under 25 years of age, unless I make an appropriate election (**election**).
- I direct Spirit Super to accept this application as an election to be provided with insurance cover even if my account is inactive, has a low balance or I am under 25 years of age.
- I understand this election will apply to all insurance cover through my account, including any cover for death, total and permanent disablement and income protection that I already hold in my account and that I am applying for by this application.
- I understand this election will continue to apply to my insurance cover, unless and until it is withdrawn by me in writing. I understand that I can withdraw my election at any time.
- I also understand that I can, at any future time, decrease or cancel my insurance cover by contacting Spirit Super.

Signature

Date (dd/mm/yyyy)



Full name (please print)

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## A guide to certifying documents

### What is a certified copy?

A certified copy is a copy of an original document which has been certified and signed by a person who is authorised to certify that it is a true and correct copy of the original document.

### How do I obtain a certified copy of a document?

You will need to take your original document(s) and a clear photocopy of both sides of the original document to a person who is authorised to certify documents.

### Who can certify my documentation?

Only certain people are authorised to certify personal documents, some of these people are listed below

- A Justice of the Peace
- A police officer
- A permanent employee of the Australian Postal Corporation with two or more years of continuous service
- A person who is enrolled on a roll of a State or Territory Supreme Court or the High Court of Australia, as a legal practitioner
- A finance company officer, with two or more years of continuous service
- An officer with, or Authorised Representative of, a holder of an Australian Financial Services Licensee (who has had at least two years' continuous service with one or more licensees)
- A notary public officer
- A registrar or deputy registrar of a court
- An Australian consular officer or Australian diplomatic officer
- A judge or magistrate of a court
- A Chief Executive Officer of a Commonwealth Court
- A Member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with two or more continuous years of membership
- A permanent employee of the Commonwealth with two or more years' continuous service
- A permanent employee of the State or Territory, or State and Territory authority with two or more years' continuous service
- A permanent employee of a local government authority with two or more years' continuous service.



### Please return the completed form to

Spirit Super, GPO Box 1547, Hobart TAS 7001 or email [info@spiritsuper.com.au](mailto:info@spiritsuper.com.au)

For assistance with the completion of the form, please contact us on **1800 005 166**

Monday to Friday 8am - 7pm AEST/AEDT.

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