



It's easy to increase your cover

You've already got insurance - that was the first step - have you checked recently to make sure you've got enough?

Ensuring you have enough insurance is important - but actually making changes to your insurance can feel like a hassle.

That's why the **Guaranteed Future Insurability** feature in your Flexible Lifetime® - Protection plan has made it easy to increase your insurance cover at some key times in life.

The Guaranteed Future Insurability feature allows you to increase your cover without providing any evidence of health status if in the last 12 months the person insured on your plan has had one of the following life events. All you need to do is supply evidence that the life event has occurred.

LIFE EVENT

- Just married (or been divorced)
- Had a child
- A child that has just started school
- Been granted a home loan by a financial institution to buy their first home
- Completed their first undergraduate degree at a recognised Australian university
- Become a carer for the first time

EXAMPLES OF EVIDENCE

- Marriage certificate
- Divorce papers
- Birth certificate
- Certificate of enrolment
- Mortgage papers
- Degree
- Statutory declaration

Guaranteed Future Insurability at a glance - your questions answered!

What types of cover does the Guaranteed Future Insurability apply to?

You can use the Guaranteed Future Insurability feature to increase your Death, Total and Permanent Disablement (TPD) and Trauma cover.

How much can I increase the cover by?

You can increase your cover once every 12 months when one of the life events occurs in the insured person's life by the lesser of:

- 25% of the original sum insured
- \$250,000.

Maximum limits for increases over the life of your plan apply. You should refer to the Flexible Lifetime - Protection Product Disclosure Statement for more information.

Up to what age can you use this feature?

Age 55.

Are there any restrictions on using this feature?

Yes. You won't be able to increase the sum insured under this feature if:

- Your plan has a premium loading or any exclusions.
- Your premiums are being waived under the Waiver of Premium option.
- You are eligible to make a terminal illness, TPD or trauma claim under any AMP plan.

How much will the additional insurance cost?

The cost of your insurance is based on your type and level of cover, age, gender, occupation and smoking status. For a quote on how much your new level of cover will be, talk to your financial planner.

What do I need to do to apply for the increase?

Complete the Flexible Lifetime - Protection Guaranteed Future Insurability application form and attach appropriate evidence that one of the life events has occurred.

Need more information?

Everyone has different financial needs. And to find the best solution, you may need professional financial advice. Talk to your financial planner or call AMP Customer Service on 131 267.

What you need to know

This document may contain advice. Any advice is of a general nature only and may contain advice that is not based on your personal objectives, your financial situation or needs. Accordingly you should consider how appropriate the advice is to your personal objectives, financial situation or needs.

Any advice in this document is provided by AMP Life Limited ABN 84 079 300 379, AFSL No. 233671, the issuer of Flexible Lifetime - Protection which is part of the AMP group of companies. AMP companies receive fees and charges in relation to their financial products as set out in the product disclosure statement. AMP employees and directors receive salaries, bonuses and other benefits from the AMP group.



Flexible Lifetime[®] – Protection Guaranteed Future Insurability Application Form

Financial Planner/Office Use Only

Financial Planner number

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1 APPLICATION TYPE

Select which type(s) of cover you would like to increase with Guaranteed Future Insurability.

Death
 Total and Permanent Disablement (TPD)
 Trauma

2 INSURED PERSON DETAILS

Title Surname

Given names

Date of birth Sex Male Female Plan number

3 GUARANTEED FUTURE INSURABILITY

Please specify the event on which this increase is based

Marriage
 Divorce
 Birth/legal adoption of child
 Child started school
 First home loan granted by a financial institution
 First undergraduate degree
 Became a carer for the first time

Please attach certified copies of the evidence of the event selected to this application.



4 AMOUNT OF COVER AND PREMIUM

Please indicate the amount of cover you currently have, and how much you would like to increase your cover to.

Remember: You can only increase up to the lower of 25% of the **original** sum insured or \$250,000.

Type of cover	Current amount of cover	Increase cover to
Death cover	\$ <input type="text"/>	\$ <input type="text"/>
TPD cover	\$ <input type="text"/>	\$ <input type="text"/>
Trauma	\$ <input type="text"/>	\$ <input type="text"/>

5 PREMIUM DETAILS

Existing premium \$ New premium after increase \$

6 DECLARATION

I/We agree and declare that:

- I/We have received and read the *It's easy to increase your cover, Guaranteed Future Insurability* flyer.
- I declare that I am not eligible to make, or have already made a terminal illness, TPD or trauma claim under a plan I currently hold with AMP.
- If the premiums on my plan are currently paid via a direct debit arrangement, I/we authorise AMP Life to deduct the new premium amount.
- To the best of my/our knowledge, information and belief, the information provided in this application is true and correct.

Plan owner 1

Full name

Signature

Date

Plan owner 2

Full name

Signature

Date

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