



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® - Super 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 death cover without providing any evidence of health status, if in the last 12 months you have 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 your first home
- Completed your 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 Extra Death Benefit.

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 - Super 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 Benefit.
- You are eligible to make a terminal illness, total and permanent disablement, temporary salary continuance, income protection or trauma claim.

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 - Super 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 Superannuation Limited ABN 31 008 414 104, AFSL No. 233060, RSE Licence No. L00000550, the issuer of Flexible Lifetime - Super and part of the AMP group of companies. AMP companies receive fees and charges in relation to this product as set out in the current product disclosure statement. AMP employees and directors also receive salaries, bonuses and other benefits from the AMP group.

This page has been left blank intentionally.