



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 income protection insurance is important - but actually making changes can feel like a hassle.

That's why the **Guaranteed Future Insurability** feature in your Flexible Lifetime® - Protection Income Protection plan has made it easy to increase your level of cover when your income increases.

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 Flexible Lifetime - Protection Income Protection Advanced, Standard or Basic cover.

How often can I increase my cover using the Guaranteed Future Insurability feature?

Once every 12 months when your income increases.

How much can I increase the cover by in the 12 month period?

You can increase your cover once in a 12 month period, by the lower of 10% of your original monthly amount, or \$1,000.

Financial evidence may be required if your current monthly benefit is greater than \$15,000 across all AMP income protection plans.

Up to what age can I 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.
- You are unable to provide the appropriate proof that your income has increased.
- You are eligible to make a claim, or are currently making a claim with AMP.

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 Income Protection Guaranteed Future Insurability application form and attach appropriate evidence that your level of income has increased.

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 to talk about the best wealth protection solution for your lifestyle.

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.

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Flexible Lifetime® - Protection Income Protection Guaranteed Future Insurability application form

Financial Planner/Office Use Only

Financial Planner number

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1 INSURED PERSON DETAILS

Title Surname

Given names

Date of birth

Sex Male Female

Plan number

2 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 by up to the lower of 10% of the **original** monthly benefit on your plan or \$1,000 per month across all AMP Income Protection plans.

Type of cover	Current amount of cover	Increase cover to
Income Protection	\$ per month	\$

Financial evidence may be required if your **current monthly benefit is greater than \$15,000 across all AMP Income Protection plans.**

3 YOUR EMPLOYMENT AND INCOME PROFILE

If you are self-employed:

Please indicate your share of the business income/expenses etc for the last financial year for which tax returns, assessment notices and accounts are available.

Tax year ending	Gross income	Expenses incurred	Net profit or loss before tax	Add back any salary, wages, director's fees, superannuation	Your total income
30/06	\$	\$	\$	\$	\$

If you are employed with no ownership interest in your employer's business:

a. What is your base annual salary in the current financial year from your main occupation (including salary-packaged items but excluding compulsory government superannuation contributions)?

\$

b. Did you receive any of the following in the past 12 months? Please specify amounts.

Commissions \$ Bonuses \$ Regular overtime \$

4 PREMIUM DETAILS

Existing premium \$ New premium after increase \$

