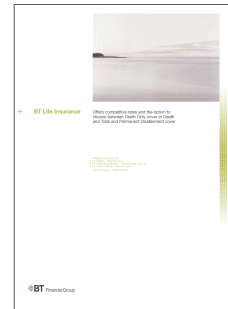


Notice of changes to the BT Life Insurance brochure

(Expiry date of 10 March 2004)



This Notice sets out important information on changes to the BT Life Insurance brochure and the terms and conditions of insurance cover summarised in the brochure that take effect from 1 March 2004.

The BT Life Insurance brochure and this Notice summarise the terms and conditions of insurance cover provided through the following superannuation products:

BT Lifetime – Personal Super
BT Classic Lifetime – Personal Super
BT Retirement Selection – Personal Super Plan
(*Superannuation Products*)

The current insurance arrangements with American International Assurance Company (Australia) Limited (AIA) for the Superannuation Products are due to expire on 29 February 2004 and new insurance arrangements will apply from 1 March 2004.

What are the changes?

No change to the insurer

AIA will continue to provide insurance cover through the Superannuation Products.

New standard premium rates

As part of the insurance policy renewal between the trustees of the Superannuation Products and AIA the insurance arrangements have been re-negotiated and as part of that re-negotiation, AIA has reviewed changes in lifestyle and demographics since the commencement of the current insurance arrangements.

That review has led to changes in the premium rates that will come into effect on 1 March 2004 and will apply until 31 December 2006 and will then be reviewed again.

Attached are the new standard premium rates tables that take effect from 1 March 2004. Member's premium rates are determined in accordance with the attached standard premium rates tables and also any special conditions or rates that AIA may impose on acceptance of the insurance application.

Introduction of an additional "Light blue collar" occupational category into the standard premium rates tables

AIA has introduced a new category into the standard premium rates tables called "Light blue collar". Previously, the premium rates tables included "White collar", "Blue collar" and "Heavy (manual) blue collar". The new category has been introduced by AIA to cater for those people whose occupations are not a perfect fit for its definition of "White collar", but who are not involved in manual labour to the same extent as occupations in "Blue collar".

This new category applies only to investors who apply for new cover or an increase in cover on or after 1 March 2004 and was introduced to ensure that the premium costs for those investors who are classified as "White collar" did not suffer unwarranted premium cost increases.

AIA have agreed that all existing investors who have cover (death only or death and total and permanent disablement cover) as at 29 February 2004 that are categorised as "White collar" will not be reclassified to "Light blue collar" but may be re-classified if they apply for an increase in cover on or after 1 March 2004.

What you need to do

Before applying for insurance cover or for an increase in insurance cover through the Superannuation Products, you must read this Notice together with the BT Life Insurance brochure which expires on 10 March 2004.

BT Funds Management Limited
ABN 63 002 916 458 AFSL No. 233724
As trustee for BT Lifetime – Personal Super & BT Retirement Selection – Personal Super Plan

BT Funds Management No. 2 Limited
ABN 22 000 727 659 AFSL No. 233720
As trustee for BT Classic Lifetime – Personal Super



Male annual insurance premium rate per \$1,000 sum insured
(effective 1 March 2004)

How to calculate your premium
To calculate the cost of your insurance cover, find the premium rate applying to your situation at your next birthday. Then, perform the following calculation:

$$\text{Cost pa} = \frac{\text{annual premium rate} \times \text{\$ amount of cover required}}{\$1,000}$$

Age next birthday	Death only		Death and Total and Permanent Disablement							
	All occupations		White collar		Light blue collar		Blue collar		Manual blue collar	
	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker
18	0.76	1.06	1.00	1.54	1.12	1.78	1.24	2.03	1.48	2.51
19	0.76	1.06	1.00	1.54	1.12	1.78	1.24	2.03	1.48	2.51
20	0.76	1.06	1.00	1.54	1.12	1.78	1.24	2.03	1.48	2.51
21	0.76	1.08	0.97	1.53	1.07	1.76	1.18	1.98	1.38	2.43
22	0.74	1.07	0.95	1.52	1.06	1.75	1.16	1.98	1.37	2.43
23	0.72	1.04	0.91	1.41	1.00	1.59	1.10	1.78	1.29	2.15
24	0.68	0.99	0.84	1.32	0.92	1.48	1.00	1.64	1.16	1.97
25	0.64	0.97	0.79	1.23	0.86	1.36	0.94	1.49	1.09	1.75
26	0.64	0.94	0.77	1.21	0.84	1.34	0.91	1.47	1.04	1.73
27	0.59	0.92	0.72	1.16	0.78	1.27	0.84	1.39	0.96	1.63
28	0.56	0.91	0.70	1.15	0.77	1.28	0.83	1.40	0.97	1.65
29	0.53	0.90	0.66	1.15	0.73	1.27	0.80	1.39	0.93	1.64
30	0.50	0.91	0.63	1.19	0.70	1.33	0.77	1.47	0.90	1.75
31	0.51	0.94	0.64	1.18	0.71	1.31	0.78	1.43	0.91	1.68
32	0.51	0.97	0.64	1.25	0.71	1.39	0.78	1.53	0.91	1.81
33	0.52	1.01	0.67	1.27	0.74	1.40	0.81	1.53	0.96	1.79
34	0.53	1.04	0.66	1.30	0.73	1.44	0.80	1.57	0.93	1.83
35	0.53	1.07	0.68	1.39	0.76	1.54	0.83	1.70	0.98	2.01
36	0.54	1.11	0.72	1.44	0.81	1.61	0.90	1.78	1.08	2.12
37	0.56	1.17	0.76	1.54	0.86	1.72	0.96	1.91	1.15	2.28
38	0.58	1.24	0.80	1.65	0.91	1.86	1.02	2.07	1.24	2.49
39	0.59	1.34	0.83	1.83	0.95	2.07	1.07	2.31	1.31	2.79
40	0.61	1.45	0.90	1.99	1.04	2.26	1.18	2.53	1.46	3.08
41	0.65	1.56	0.98	2.18	1.14	2.49	1.30	2.80	1.63	3.42
42	0.72	1.75	1.08	2.46	1.26	2.82	1.43	3.17	1.79	3.88
43	0.78	1.91	1.19	2.70	1.39	3.10	1.59	3.49	2.00	4.28
44	0.86	2.07	1.35	2.99	1.60	3.44	1.84	3.90	2.33	4.81
45	0.96	2.32	1.50	3.34	1.76	3.85	2.03	4.37	2.56	5.39
46	1.08	2.55	1.67	3.71	1.97	4.29	2.27	4.87	2.86	6.03
47	1.21	2.80	1.89	4.13	2.23	4.80	2.57	5.46	3.25	6.80
48	1.34	3.06	2.14	4.63	2.54	5.41	2.95	6.19	3.75	7.76
49	1.49	3.32	2.41	5.14	2.87	6.04	3.33	6.95	4.25	8.77
50	1.66	3.72	2.72	5.84	3.25	6.91	3.77	7.97	4.83	10.10
51	1.88	4.08	3.09	6.54	3.69	7.78	4.30	9.01	5.51	11.48
52	2.12	4.47	3.52	7.31	4.22	8.73	4.92	10.14	6.32	12.98
53	2.41	5.03	4.00	8.24	4.79	9.84	5.59	11.45	7.18	14.66
54	2.74	5.67	4.57	9.37	5.48	11.22	6.40	13.08	8.23	16.78
55	3.05	6.21	5.18	10.55	6.25	12.72	7.31	14.89	9.44	19.23
56	3.41	6.83	6.11	12.35	7.45	15.11	8.80	17.87	11.50	23.39
57	3.93	7.50	7.31	14.40	9.00	17.85	10.69	21.29	14.06	28.19
58	4.44	8.26	8.67	16.96	10.79	21.31	12.91	25.66	17.14	34.35
59	5.03	9.07	10.21	19.86	12.80	25.25	15.39	30.65	20.58	41.44
60	5.82	10.24	12.20	23.22	15.38	29.71	18.57	36.20	24.95	49.17
61	6.57	11.27	14.31	26.56	18.17	34.20	22.04	41.84	29.78	57.13
62	7.59	12.77	17.56	30.21	22.55	38.94	27.53	47.66	37.51	65.10
63	8.76	14.43	21.22	35.02	27.45	45.32	33.68	55.62	46.14	76.21
64	10.11	16.37	25.01	40.51	32.45	52.58	39.90	64.65	54.80	88.79
65	11.68	18.58	30.21	46.96	38.94	60.94	47.66	75.14	64.65	103.13
66	13.19	20.61	36.56	54.41	46.96	70.41	57.14	87.14	76.14	119.13
67	14.92	22.88	43.81	62.86	56.41	81.86	68.14	100.14	89.14	137.13
68	16.87	25.39	52.06	72.31	67.41	95.31	80.14	115.14	103.14	157.13
69	19.10	28.19	61.56	82.81	79.41	110.81	93.14	132.14	118.14	179.13
70	21.57	31.36	72.56	94.81	93.41	129.31	108.14	152.14	135.14	203.13

Please note if the insurer has advised you that your insurance premium rate has been adjusted for loadings specific to your circumstances you will need to take these loadings into account when calculating your new premium rate.



Female annual insurance premium rate per \$1,000 sum insured
(effective 1 March 2004)

How to calculate your premium
To calculate the cost of your insurance cover, find the premium rate applying to your situation at your next birthday. Then, perform the following calculation:

$$\text{Cost pa} = \frac{\text{annual premium rate} \times \text{\$ amount of cover required}}{\$1,000}$$

Age next birthday	Death only		Death and Total and Permanent Disablement							
	All occupations		White collar		Light blue collar		Blue collar		Manual blue collar	
	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker
18	0.43	0.50	0.68	0.98	0.81	1.22	0.94	1.46	1.19	1.95
19	0.43	0.50	0.68	0.98	0.81	1.22	0.94	1.46	1.19	1.95
20	0.43	0.50	0.68	0.98	0.81	1.22	0.94	1.46	1.19	1.95
21	0.43	0.50	0.65	0.95	0.76	1.17	0.87	1.40	1.10	1.85
22	0.41	0.48	0.64	0.93	0.75	1.16	0.86	1.38	1.08	1.83
23	0.41	0.46	0.61	0.83	0.71	1.02	0.81	1.20	1.01	1.58
24	0.39	0.46	0.56	0.79	0.65	0.95	0.73	1.11	0.90	1.44
25	0.38	0.45	0.54	0.71	0.62	0.84	0.70	0.97	0.85	1.24
26	0.39	0.46	0.54	0.72	0.61	0.85	0.68	0.98	0.82	1.24
27	0.39	0.48	0.52	0.71	0.59	0.83	0.65	0.95	0.78	1.18
28	0.39	0.48	0.54	0.73	0.61	0.86	0.68	0.98	0.82	1.23
29	0.41	0.50	0.55	0.75	0.62	0.87	0.69	0.99	0.84	1.24
30	0.43	0.53	0.57	0.81	0.65	0.95	0.72	1.09	0.86	1.37
31	0.43	0.55	0.57	0.79	0.65	0.92	0.72	1.04	0.86	1.29
32	0.44	0.58	0.58	0.86	0.65	1.00	0.72	1.14	0.87	1.43
33	0.44	0.61	0.59	0.88	0.67	1.01	0.75	1.14	0.91	1.40
34	0.45	0.64	0.60	0.90	0.67	1.03	0.74	1.16	0.88	1.42
35	0.45	0.68	0.60	0.99	0.68	1.15	0.76	1.30	0.92	1.62
36	0.45	0.72	0.64	1.06	0.74	1.23	0.83	1.40	1.02	1.74
37	0.46	0.77	0.67	1.14	0.77	1.33	0.88	1.51	1.09	1.88
38	0.48	0.83	0.71	1.25	0.83	1.46	0.95	1.66	1.18	2.08
39	0.49	0.88	0.75	1.37	0.87	1.61	1.00	1.85	1.25	2.33
40	0.52	0.96	0.82	1.50	0.97	1.77	1.12	2.04	1.42	2.58
41	0.57	1.04	0.91	1.66	1.09	1.97	1.26	2.28	1.61	2.90
42	0.62	1.14	1.00	1.85	1.19	2.20	1.38	2.56	1.76	3.27
43	0.68	1.21	1.11	2.00	1.32	2.40	1.54	2.79	1.97	3.58
44	0.72	1.32	1.24	2.23	1.50	2.69	1.77	3.15	2.29	4.06
45	0.78	1.44	1.35	2.46	1.63	2.97	1.92	3.48	2.49	4.51
46	0.84	1.58	1.48	2.74	1.79	3.32	2.11	3.90	2.74	5.07
47	0.93	1.74	1.65	3.07	2.02	3.74	2.38	4.40	3.10	5.74
48	1.03	1.94	1.88	3.51	2.31	4.29	2.74	5.07	3.59	6.64
49	1.16	2.18	2.14	3.99	2.63	4.90	3.12	5.81	4.10	7.62
50	1.30	2.43	2.42	4.55	2.98	5.62	3.54	6.68	4.66	8.81
51	1.49	2.73	2.77	5.20	3.42	6.43	4.06	7.67	5.35	10.13
52	1.73	3.05	3.22	5.89	3.97	7.31	4.71	8.72	6.20	11.56
53	1.97	3.37	3.66	6.58	4.51	8.19	5.35	9.79	7.04	13.00
54	2.23	3.74	4.18	7.44	5.15	9.30	6.12	11.15	8.07	14.86
55	2.50	4.10	4.77	8.44	5.90	10.61	7.03	12.78	9.29	17.12
56	2.81	4.54	5.67	10.06	7.11	12.82	8.54	15.58	11.40	21.10
57	3.17	5.04	6.76	11.93	8.55	15.38	10.35	18.83	13.94	25.73
58	3.47	5.57	7.97	14.26	10.21	18.61	12.46	22.96	16.96	31.66
59	3.82	6.17	9.33	16.96	12.08	22.36	14.84	27.76	20.34	38.55
60	4.25	6.88	11.03	19.86	14.41	26.35	17.80	32.83	24.57	45.81
61	4.96	7.65	13.18	22.93	17.29	30.58	21.40	38.22	29.62	53.51
62	5.75	8.54	16.35	25.98	21.64	34.71	26.94	43.43	37.54	60.87
63	6.67	9.35	19.91	29.94	26.53	40.24	33.15	50.53	46.39	71.13
64	7.74	10.22	23.57	34.37	31.48	46.44	39.40	58.51	55.23	82.65
65	8.60	11.19	27.35	39.64	37.23	53.36	46.10	67.08	64.39	95.43
66	9.53	12.23	31.93	45.78	43.13	61.05	53.33	76.32	74.74	109.57
67	10.56	13.33	37.72	52.84	50.13	70.00	61.89	86.35	86.05	125.17
68	11.69	14.59	44.80	60.90	58.23	80.00	71.91	97.40	98.01	142.31
69	12.96	15.99	53.21	70.00	67.53	90.00	84.46	109.60	111.71	161.00
70	14.33	17.50	63.06	80.00	78.27	100.00	98.58	123.00	127.21	181.25

This document is issued 29 January 2004. BT Funds Management Limited ('BTFM') ABN 63 002 916 458 (AFSL 233724 from 9 February 2004), is the trustee of BT Lifetime – Personal Super and BT Retirement Selection – Personal Super Plan. BT Funds Management No. 2 Limited (BTFM2) ABN 22 000 727 659 (AFSL 233720 from 9 February 2004), is the trustee of BT Classic Lifetime – Personal Super. The insurer is American International Assurance Co. (Australia) Ltd. ABN 79 004 837861. The information in this document is not intended to constitute securities advice, general advice or personal financial product advice. As this information does not take account of any individual's objectives, financial situation or needs you should consider the information, having regard to these factors, before deciding whether to acquire financial products offered or provided by the above trustees through the above named superannuation products ('Products'). You should also obtain and consider the product disclosure statement for the Products in which you are interested before deciding whether to acquire or continue to hold them. BTFM and BTFM2 are subsidiaries of Westpac Banking Corporation ABN 33 007 457 141 ('Westpac'). An investment in the Products is not a deposit with, investment in or any other liability of Westpac, or any of its related entities. None of Westpac or any of its related entities stand behind or otherwise guarantee the insurance benefits or the capital value or investment performance of any investment in the Products. Investments in the Products are subject to investment risk, including possible delays in repayment or loss of income and principal invested. This document has been prepared and is provided solely for the general guidance of advisers or investors in the Products. The information it contains is given in good faith and has been derived from sources believed to be accurate as at the issue date of this document. However, it is general information only and should not be considered as a comprehensive statement on any matter nor relied upon as such. No company in Westpac, BT Financial Group nor any of their related entities, employees or directors gives any warranty of reliability or accuracy nor accepts any responsibility arising in any other way including by reason of negligence for errors or omissions in this document. This disclaimer is subject to any contrary provisions of the ASIC Act. 5940nw Jan04



→ **BT Life Insurance**

Offers competitive rates and the option to choose between Death Only cover or Death and Total and Permanent Disablement cover

- Available for investors in:
- BT Lifetime – Personal Super
 - BT Retirement Selection – Personal Super Plan, and
 - BT Classic Lifetime – Personal Super
- Brochure expires: 10 March 2004

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- 2 **Linking insurance to your super**
- 3 **Features at a glance**
- 4 **Insurance premium rates**
- 7 **Your questions answered**
- 11 **Additional information**
- 13 **Application Forms**

About BT

BT Funds Management (BT) is one of Australia's leading superannuation providers.

BT is part of the BT Financial Group and has been helping Australians create and manage wealth since 1969. BT offers a wide range of services to help people achieve their financial goals, including investment, superannuation and retirement solutions which give you access to a range of fund managers backed up by BT's award winning Customer Relations team. We also offer investment platforms including wrap accounts and margin lending. BT is a part of the Westpac Group.

BT Funds Management Limited ABN 63 002 916 458 is the Trustee of BT Lifetime – Personal Super and the BT Retirement Selection – Personal Super Plan. BT Funds Management Limited No. 2 ABN 22 000 727 659 is the Trustee of BT Classic Lifetime – Personal Super.

BT Lifetime – Personal Super, BT Retirement Selection – Personal Super Plan and BT Classic Lifetime – Personal Super are referred to as 'BT Personal Super' throughout this brochure.

About the insurer

To ensure that investors receive competitive rates and terms and conditions available in the market, the Trustees provide insurance benefits by effecting a group policy with an external specialist insurer. The cover under this group policy is provided by American International Assurance Company (Australia) Limited ('AIA') (ABN 79 004 837 861 and Australian Financial Services Licence No. 230043), a party external to the Trustees. AIA holds the highest insurer financial strength rating possible (AAA), awarded by leading rating agency Standard and Poor's. Another key reason the Trustees appointed AIA is the competitive premium rates they offer.

AIA is a member company of the global American International Group, Inc. ('AIG'). AIG is one of the world's leading risk insurers and has been protecting Australians for over 30 years. Member companies of AIG have assets totaling more than A\$900 billion and employ over 80,000 people.

→ **Covering the bases**

Investment, superannuation, retirement. If you're thinking about these things, you're obviously already thinking about safeguarding your family's future.

What's the basis of your plan for the future? Where does it all begin?

With you.

Without your income, you can't plan for a future.

Unless you've built up a lot of assets, the most important asset your family has is your income. That's why life insurance is such a crucial part of any financial plan.

It's painful to think about... but it's crucial that you do.

Preparing for the worst means that if the worst happens, your family is at least financially secure. That they can put their life back together without worrying about things that shouldn't really matter — like money.

Life insurance can provide you with the comfort of knowing that your family can pay a mortgage and other bills and meet day to day living expenses, should you die or suffer permanent disablement. While money can never replace the loss of a loved one, it's comforting to know the people who depend on you will be assisted financially during this emotional period.

Link insurance to your super

On the next few pages, you'll find out why linking insurance to your super makes good financial sense — how it works, how cost effective it can be and how easy it is to organise.

For most people, it's as simple as filling in one form — and getting on with your life. Because, once you've guarded against the unexpected, you can start planning the future you want.

→ **Linking insurance to your super**

Not only does life insurance provide protection against the unexpected, but linking insurance to super is also a strategy that can potentially save you tax.

1_Significant tax advantages for employees

Because your insurance premiums are deducted from your superannuation investment, you pay for your premiums using pre-tax dollars (this is because your super contributions come from pre-tax salary). This is generally more tax effective than using your post-tax income to pay for insurance. In addition, the super fund can claim a tax deduction for the insurance premiums, so the super fund benefits from a reduction in contributions tax (although there is no similar reduction in surcharge on the contributions).

2_Tax deductions for the self-employed

By paying your insurance through super and claiming a tax deduction for the super contributions that you make, your insurance premium effectively becomes tax deductible.

3_Tax rebates on spouse contributions

Contributing spouses can claim a full rebate of 18% on the first \$3,000 of contributions made on behalf of a spouse earning less than \$10,800 pa. A reduced rebate applies for spouses earning up to \$13,800 pa. So, the contributing spouse may receive a tax rebate on the spouse contributions they make to pay for insurance premiums in respect of a spouse.

4_It's cheaper through super

Taking out insurance with your super is generally cheaper than paying for individual policies and BT can offer you very competitive rates. Your insurance premium will depend on the type of insurance cover you select, your age and sex, whether you smoke or not, your occupation and, of course, the amount of cover you require.

→ **Features at a glance**

BT Personal Super offers the option of Death Only cover or Death and Total and Permanent Disablement cover.

	Death Only cover	Total and Permanent Disablement cover available with Death cover
Eligibility	<ul style="list-style-type: none"> → Casual employees or permanent employees working less than 15 hours per week → Permanent employees working 15 hours or more per week → Self-employed 	<ul style="list-style-type: none"> → Self-employed working 15 hours or more per week → Permanent employees working 15 hours or more per week
Availability	Investors aged 17 to 69	
Minimum cover	\$50,000	
Maximum cover	<ul style="list-style-type: none"> → Aged less than 65 years: \$10 million → Aged between 65 and 69 years: \$2 million 	<ul style="list-style-type: none"> → Aged less than 65 years: \$2 million → Aged between 65 and 69 years: \$750,000
Accidental cover	Up to 180 days free accidental cover available whilst your application is considered. (Only applies if you are an existing BT super investor)	
Period of cover	Cover commences the day that AIA accepts your application and will generally terminate when you elect to leave BT Personal Super, or if you turn 70	
Benefit payment	Lump sum paid to your nominated dependants or to your estate	Lump sum paid to you
Continuation option	If you voluntarily leave BT Personal Super before age 60 you have the option of purchasing an individual policy with AIA for death cover only	Not available
Worldwide cover	Available 24 hours a day whilst travelling	

For a full description of the terms and conditions, please see pages 7 to 10.

How to apply

Please refer to the checklist on page 1 of the Application Forms at the back of this brochure.

Where to send the forms

Send your Application Forms in an envelope marked 'Confidential' to:

Reply Paid 204
 BT Funds Management Limited
 The Medical Officer
 PO Box 299
 Melrose Park SA 5039

Please note that, as insurance is provided by a company external to BT, the payment of any insurance benefit is determined by whether the insurer accepts the claim and pays the benefit to BT Personal Super.

→ **Insurance premium rates**

Insurance premiums are a small price to pay to protect your family, and give you peace of mind.

Your insurance premium will depend on a number of factors including:

- the amount of insurance cover
- the type of insurance cover
- your age
- your sex
- whether you are a smoker or a non-smoker, and
- your occupation.

The tables on pages 5 and 6 show the insurance premium rates. These rates may alter depending on the insurer's assessment of your circumstances. These rates are not expected to change until February 2004.

How to calculate your monthly premium

To calculate the monthly cost of your insurance cover, find the premium rate applying to your situation at your next birthday. Then, perform the following calculation:

$$\text{Cost per month} = \frac{\text{Monthly premium rate} \times \$ \text{ amount of cover required}}{\$10,000}$$

Covering your monthly premium

You should ensure your investment account balance is sufficient to cover the monthly insurance premium and a monthly insurance fee of \$4.00¹. Your cover will be cancelled if there are insufficient funds above your minimum balance in your BT super plan (currently \$1,200 for the BT Retirement Selection – Personal Super Plan and \$2,000 for BT Lifetime – Personal Super and BT Classic Lifetime – Personal Super) to cover your premiums. You can make one-off investments or regular monthly investments, through the BT Regular Investment Plan, to your BT Personal Super at any time.

Occupation classifications for insurance

Your premium rate for Total and Permanent Disablement Cover will depend on your occupational classification, which is defined below:

White collar

White collar workers include those in occupations for which a tertiary qualification has been attained, as well as other occupations including clerical and administrative work (no manual work). Examples: Lawyer, Accountant, Doctor, Manager, Teacher, Sales Person (no deliveries).

Blue collar

Blue collar workers include fully qualified, skilled tradespeople of various occupations who perform light to medium manual work. Examples: Qualified Electricians, Mechanics, Chefs.

Heavy blue collar

Heavy blue collar workers include manual workers who may be skilled or unskilled and who are not exposed to unusual accident or health hazards. Examples: Bricklayers, Boilermakers, Cleaners.

A complete list of industry classifications is available on request by calling BT Customer Relations on 132 135.

¹2003/04 rate shown. Indexed to CPI at 1 July each year. Fee not applicable to BT Classic Lifetime – Personal Super.

Males (per month) rates — per \$10,000 sum insured

Age next birthday	Death only		Death & Total and Permanent Disablement					
	All occupations		White collar		Blue collar		Heavy blue collar	
	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker
18	0.83	0.53	0.83	0.53	1.18	0.82	1.36	0.99
19	0.88	0.58	0.94	0.58	1.18	0.82	1.36	0.99
20	0.88	0.59	0.95	0.59	1.18	0.82	1.36	0.99
21	0.89	0.55	0.89	0.55	1.20	0.85	1.38	1.03
22	0.87	0.53	0.87	0.53	1.16	0.82	1.34	0.96
23	0.81	0.49	0.83	0.49	1.06	0.74	1.25	0.87
24	0.73	0.46	0.81	0.47	0.96	0.65	1.11	0.78
25	0.67	0.44	0.78	0.45	0.87	0.59	1.00	0.70
26	0.64	0.40	0.76	0.43	0.83	0.56	0.96	0.65
27	0.64	0.38	0.75	0.41	0.82	0.55	0.93	0.64
28	0.65	0.36	0.75	0.40	0.84	0.57	0.97	0.67
29	0.67	0.35	0.77	0.40	0.85	0.56	0.98	0.65
30	0.71	0.35	0.80	0.40	0.91	0.59	1.04	0.70
31	0.73	0.35	0.82	0.40	0.96	0.61	1.11	0.74
32	0.76	0.35	0.88	0.41	1.01	0.66	1.20	0.82
33	0.79	0.37	0.94	0.44	1.10	0.72	1.31	0.89
34	0.82	0.38	1.02	0.46	1.19	0.76	1.43	0.95
35	0.87	0.40	1.09	0.49	1.28	0.82	1.54	1.05
36	0.92	0.43	1.18	0.54	1.39	0.89	1.71	1.15
37	0.99	0.44	1.28	0.58	1.52	0.97	1.88	1.28
38	1.05	0.45	1.39	0.60	1.67	1.06	2.08	1.41
39	1.13	0.49	1.52	0.66	1.83	1.16	2.30	1.57
40	1.24	0.53	1.68	0.74	2.03	1.29	2.57	1.74
41	1.34	0.57	1.86	0.81	2.29	1.41	2.91	1.99
42	1.48	0.61	2.10	0.89	2.59	1.56	3.32	2.28
43	1.63	0.66	2.35	0.99	2.92	1.74	3.79	2.63
44	1.79	0.73	2.66	1.11	3.33	1.94	4.35	3.00
45	1.98	0.80	2.99	1.25	3.79	2.18	5.00	3.41
46	2.17	0.87	3.39	1.41	4.32	2.46	5.73	3.86
47	2.35	0.95	3.85	1.58	4.97	2.76	6.61	4.33
48	2.57	1.04	4.38	1.79	5.68	3.13	7.62	4.93
49	2.80	1.13	4.97	2.01	6.52	3.53	8.79	5.54
50	3.08	1.26	5.61	2.29	7.47	4.02	10.14	6.30
51	3.33	1.38	6.29	2.59	8.60	4.52	11.77	7.10
52	3.61	1.50	7.05	2.94	9.91	5.15	13.71	8.08
53	3.89	1.66	7.80	3.31	11.43	5.77	15.91	9.09
54	4.19	1.82	8.65	3.75	13.12	6.55	18.42	10.30
55	4.52	2.00	9.56	4.26	15.06	7.44	21.29	11.69
56	4.83	2.22	10.53	4.83	17.18	8.45	24.44	13.29
57	5.26	2.49	11.65	5.53	19.57	9.67	27.99	15.19
58	5.71	2.82	12.89	6.36	22.23	11.12	31.99	17.47
59	6.25	3.19	14.35	7.33	25.12	12.84	36.51	20.17
60	6.89	3.62	16.08	8.46	28.12	14.81	41.55	23.27
61	7.52	4.07	17.89	9.67	31.30	16.93	45.93	26.58
62	8.23	4.58	19.84	11.03	34.68	19.31	50.46	30.34
63	8.99	5.11	22.05	12.53	38.13	21.92	55.51	34.44
64	9.88	5.74	24.57	14.29	41.88	25.01	61.02	39.29
65	10.74	6.39	27.11	16.14	45.95	28.24	66.98	44.38
66	11.67	7.11	19.81	13.21	29.71	19.81	44.57	29.72
67	12.64	7.90	22.87	15.25	34.32	22.88	51.48	34.32
68	13.70	8.79	26.60	17.73	39.90	26.60	59.84	39.90
69	14.87	9.72	30.93	20.62	46.38	30.93	69.59	46.39
70	16.21	10.80	36.02	24.02	54.05	36.04	81.07	54.05

→ Insurance premium rates

Females (per month) rates — per \$10,000 sum insured

Age next birthday	Death only		Death & Total and Permanent Disablement					
	All occupations		White collar		Blue collar		Heavy blue collar	
	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker
18	0.35	0.22	0.35	0.22	0.62	0.39	0.98	0.60
19	0.39	0.25	0.39	0.25	0.67	0.42	1.06	0.66
20	0.39	0.25	0.39	0.25	0.67	0.42	1.06	0.66
21	0.35	0.22	0.36	0.22	0.64	0.40	1.01	0.62
22	0.34	0.21	0.35	0.22	0.62	0.39	0.98	0.60
23	0.33	0.20	0.32	0.20	0.56	0.35	0.87	0.55
24	0.31	0.18	0.32	0.19	0.54	0.35	0.85	0.54
25	0.29	0.16	0.32	0.18	0.54	0.33	0.85	0.51
26	0.28	0.16	0.31	0.17	0.54	0.32	0.83	0.49
27	0.26	0.15	0.29	0.16	0.49	0.30	0.78	0.45
28	0.26	0.15	0.29	0.16	0.49	0.30	0.78	0.45
29	0.29	0.16	0.32	0.17	0.56	0.32	0.87	0.49
30	0.30	0.16	0.35	0.19	0.59	0.35	0.95	0.54
31	0.34	0.17	0.39	0.21	0.67	0.36	1.06	0.57
32	0.35	0.18	0.45	0.22	0.78	0.40	1.20	0.62
33	0.41	0.21	0.49	0.26	0.87	0.44	1.31	0.68
34	0.49	0.24	0.58	0.29	1.02	0.49	1.43	0.78
35	0.54	0.26	0.70	0.34	1.22	0.58	1.54	0.91
36	0.62	0.29	0.81	0.37	1.39	0.64	1.71	1.02
37	0.71	0.33	0.93	0.42	1.52	0.74	1.88	1.15
38	0.78	0.35	1.06	0.49	1.67	0.84	2.08	1.32
39	0.88	0.39	1.25	0.55	1.83	0.97	2.30	1.50
40	0.98	0.43	1.44	0.62	2.03	1.08	2.57	1.71
41	1.07	0.46	1.65	0.72	2.29	1.25	2.91	1.95
42	1.21	0.51	1.89	0.81	2.59	1.39	3.32	2.19
43	1.30	0.54	2.13	0.89	2.92	1.54	3.79	2.43
44	1.39	0.57	2.31	0.96	3.33	1.67	4.35	2.63
45	1.46	0.59	2.52	1.03	3.79	1.80	5.00	2.83
46	1.50	0.60	2.74	1.11	4.32	1.94	5.73	3.04
47	1.59	0.64	3.00	1.21	4.97	2.12	6.61	3.32
48	1.70	0.68	3.37	1.34	5.68	2.35	7.62	3.70
49	1.83	0.74	3.77	1.51	6.52	2.66	8.79	4.17
50	1.98	0.81	4.29	1.74	7.47	3.04	10.14	4.77
51	2.15	0.87	4.88	1.97	8.52	3.46	11.77	5.44
52	2.33	0.95	5.50	2.24	9.63	3.92	13.71	6.16
53	2.47	1.01	6.10	2.49	10.68	4.36	15.91	6.86
54	2.61	1.06	6.78	2.80	11.86	4.89	18.42	7.68
55	2.73	1.13	7.44	3.11	13.03	5.44	20.47	8.53
56	2.85	1.22	8.20	3.46	14.33	6.07	22.52	9.56
57	3.09	1.34	9.02	3.90	15.78	6.84	24.81	10.74
58	3.31	1.47	9.87	4.38	17.27	7.68	27.14	12.06
59	3.51	1.61	10.68	4.91	18.68	8.58	29.35	13.48
60	3.73	1.77	11.52	5.46	20.16	9.56	31.67	15.01
61	3.89	1.91	12.24	6.03	21.43	10.55	33.68	16.58
62	4.08	2.08	13.10	6.70	22.93	11.69	36.03	18.38
63	4.35	2.29	14.25	7.50	24.93	13.12	39.18	20.62
64	4.77	2.58	15.82	8.55	27.69	14.97	43.51	23.51
65	5.19	2.89	17.49	9.72	30.62	17.01	48.11	26.73
66	5.67	3.22	23.24	15.49	34.86	23.24	52.30	34.86
67	6.20	3.61	28.30	18.87	42.47	28.31	63.71	42.47
68	6.85	4.08	34.82	23.22	52.24	34.82	78.35	52.24
69	7.58	4.63	41.88	27.93	62.83	41.88	94.20	62.81
70	8.51	5.31	52.44	34.96	78.68	52.45	117.95	78.63

Is there any limit on the amount of cover?

Yes. The minimum insurance cover is \$50,000. The maximum Death cover under age 65 is \$10 million and the maximum Total and Permanent Disablement cover under age 65 is \$2 million. From age 65 the maximum Death cover is \$2 million and the maximum Total and Permanent Disablement cover is \$750,000.

When will my cover commence?

Your application for insurance will be individually assessed by AIA. Depending on your situation, you may be accepted or, at the insurer's discretion, you may be asked for additional information and to undergo medical tests. We will notify you in writing to let you know if your application has been accepted or rejected by AIA. On acceptance you will also receive confirmation from AIA. If your application is accepted at standard rates and terms, your cover will commence from the date of acceptance by AIA, provided you have a sufficient investment balance to cover the monthly premium. Depending on your circumstances, AIA may decline cover or impose special conditions or different rates than the standard. If special conditions or rates are imposed, cover will commence once AIA receives signed Special Acceptance Terms acceptable to them and confirms commencement of your cover.

Am I covered whilst my application is being processed?

Investors in BT Personal Super will be automatically covered (at no cost) against accidental, unintended death and, unless you apply for Death cover only, accidental, unintended Total and Permanent Disablement cover from the date AIA receives your completed application for insurance.

The automatic accidental cover is equal to the lesser of the amount of insurance you apply for or \$500,000. Cover will cease on the earlier of 180 days from the date of your application for insurance, or the acceptance or rejection of your application.

When will my insurance premiums be deducted?

The insurance premiums will be deducted from your investment in BT Personal Super on the last day of the month by the withdrawal of units from your investment account. Please note, an insurance fee of \$4.00¹ is also payable and is deducted each month from your investment by the withdrawal of units from your account.

Will my premiums change over time?

The premiums you pay each month are determined according to the premium rate tables shown on pages 5 and 6 and are not expected to change until February 2004. Your monthly premium will change on each anniversary of the commencement of your cover to take account of:

- the automatic indexation of your insurance cover to inflation, and
- your current age next birthday.

The monthly insurance fee of \$4.00¹ will also increase from year to year in line with inflation. This will be deducted from your investment each month.

Note: The premium rates may be different depending on the insurer's assessment of your circumstances when you apply for insurance.

¹2003/04 rate shown. Indexed to CPI at 1 July each year. Fee not applicable to BT Classic Lifetime – Personal Super.

Can I increase my insurance cover? Unless you indicate otherwise, your cover will be increased each year in line with inflation (as measured by the CPI, up to a maximum of 7.5% pa). You may also apply to increase your insurance cover at any time prior to age 70. To apply for an increase, please complete a new application. If your health, occupation, lifestyle or recreational pursuits have changed since your initial application, AIA may decline your request. Please note that this will not affect the continuity of your current insurance cover.

What fees and commission are payable? An administration loading of 27.93% of your monthly premium will be paid by AIA to BT. From this amount, 17.93% of your monthly premium may be paid to your adviser (commission) and BT will retain 10% as administration fee.

When will my cover stop? Your Total and Permanent Disablement cover will automatically terminate on leaving BT Personal Super, however, your Death cover will continue for 30 days after you leave the Plan (at no cost). Further, both your Death Only cover or Death and Total and Permanent Disablement cover will automatically terminate on the earliest of you:

- electing to terminate your cover
- turning 70
- receiving a benefit payment pursuant to your cover, or
- commencing active duty in the armed forces.

In addition, your Total and Permanent Disablement cover will cease after a period of 12 months after the cessation of active continuous employment (of 15 hours or more per week) or immediately on becoming a casual employee. You must advise BT upon ceasing active continuous employment so that your premiums and cover can be adjusted accordingly.

How and when are insurance benefits paid? Both Death and Total and Permanent Disablement benefits are paid as a lump sum. This benefit is paid in addition to the value of your superannuation investment in BT Personal Super. You will be deemed to be totally and permanently disabled for insurance purposes if you either:

- have suffered the total and irrecoverable loss of use of:
 - both hands
 - both feet
 - the sight of both eyes
 - one hand and one foot
 - one hand and the sight of one eye, or
 - one foot and the sight of one eye, or
- meet the applicable age based conditions:
 - Prior to age 65**
 - you are unable to follow your usual occupation by reason of an illness, accident or injury for a period of six consecutive months after the occurrence of the illness, accident or injury and in the opinion of AIA (after consideration

of medical and other evidence satisfactory to it) are unlikely ever to be able to follow your usual occupation and any other occupation for which you could be reasonably suited by education, training or experience

Age 65 and above

- you are continuously and totally unable to perform at least two of the following activities of daily living, as certified by a qualified medical practitioner appointed by AIA:
 - bathing
 - dressing
 - eating
 - toileting, and
 - transferring.

The criteria for these activities are set by AIA. Please call BT Customer Relations on 132 135 for the requirements of each activity.

Are there any exclusions?

Insurance benefits will not be payable if you die as a result of an intentional, self-inflicted act, whether sane or insane, within a period of 13 months from:

- the date you joined BT Personal Super, or most recently rejoined BT Personal Super, or
- the date any additional insurance cover commences (applies to the amount of the additional cover only).

As the benefit is totally insured through AIA, the payment of the insurance benefits are subject to the insurer accepting the claim and paying the benefit. AIA will pay any claim it admits under the insurance policy to the Trustee of BT Personal Super. The Trustee will on pay the benefit to you, your dependant/s, or your estate, provided the conditions of the trust deed and superannuation law are met. As the insurance cover does not contain an investment element, it does not have a surrender value.

Who receives the insurance benefit on my death?

In accordance with the rules of BT Personal Super, you may nominate a dependant to receive your benefit in the event of your death ie your insured amount plus your investment balance. If you make a valid binding nomination your benefit will be paid to your nominated dependant. Binding nominations are only available for BT Lifetime – Personal Super and BT Classic Life – Personal Super. If you make a non-binding nomination, the Trustee will consider this nomination in determining to whom the benefit will be paid and how it is paid, but is not bound by your nomination. If you choose not to nominate a beneficiary, your benefit will be paid to your Legal Personal Representative. A dependant for superannuation purposes will include your spouse, child (of any age) and financial dependants. Please note that some dependants for superannuation purposes do not qualify as dependants for tax purposes.

How are death benefits taxed¹?

The benefit payable on your death (i.e. your insured amount plus your investment balance) is a death benefit Eligible Termination Payment (ETP). However, death benefit ETPs generally cannot be rolled over by the recipient (beneficiary).

In general, death benefit ETPs paid directly to your dependants are tax-free up to your pension Reasonable Benefit Limit (RBL). Death benefit ETPs paid to non dependants are taxed in a manner similar to other ETPs. Benefit payments above your pension RBL will be considered an excessive benefit and are taxed at the highest marginal tax rate plus the Medicare Levy. A dependant for tax purposes is defined to include a spouse or former spouse (including de facto spouse), child under 18 or financial dependant.

Can I continue my cover if I withdraw my investment?

If you leave BT Personal Super before age 60 for reasons other than ill-health or injury, you have the option of purchasing an individual policy with AIA for Death cover only. Please note that this option is not available if a disablement benefit is paid to you.

To take out this option, you must request from AIA a Continuation Option Form within 30 days of leaving BT Personal Super and you must supply AIA with a completed AIDS declaration satisfactory to AIA and test negative for HIV (if required by AIA). AIA will cover you during this 30 day period at no cost to you.

Please note however, that the premium rates may be different and any special acceptance terms that applied to you under your current arrangement, are likely to continue to apply under the individual policy.

Can the insurer and conditions change?

As the benefit is totally insured through AIA, the terms and conditions outlined in this brochure are dependent on AIA continuing to provide the insurance cover. Should AIA cease to be the provider or the Trustees change the insurer, we shall seek to obtain another insurer to provide these insurance benefits on equivalent terms and conditions. You will be notified of any significant changes in insurance conditions.

¹The taxation information in this brochure is based on current laws and their interpretation. The levels of tax and basis of taxation laws may change. The application of taxation laws depends on your individual circumstances. Therefore, independent professional advice on taxation should be sought.

Privacy

We respect your personal details. The personal information collected from you is used to establish and administer your superannuation with us. Without your details, we may not be able to supply our service or products to you. We will retain correspondence sent from you or your adviser and we will also make notes on discussions you have had with the Trustees or BT Customer Relations over the telephone. Please assist us to keep your details up-to date and advise us of any information that appears inaccurate. You can contact us on 132 135, or write to us at GPO Box 2675 Sydney NSW 1117.

We will not pass on your personal information to external parties, except where they act on our behalf in relation to the operation of our business (eg our administrators and mail houses), or on your behalf in relation to your superannuation (eg your adviser). These parties must agree to keep this information confidential. In completing the application form you agree to the Trustees using the information we collect from you together with our related companies to provide additional information to you such as market updates, information on new services and to market other financial products to you unless you advise us that you do not wish this to occur. Please contact us on 132 135 should you wish to be excluded from being sent this information. We may also pass on your information if it is required or allowed under the law such as for taxation purposes or in connection with legal proceedings.

If you apply for insurance, we may be required to collect information regarding your, and your family's, medical history so that the BT Personal Super's insurer may assess your request for insurance coverage. In turn, the insurer may pass this information to their reinsurers to assist them in assessing your request for cover. The Plan's insurer and their reinsurer are required to keep this information confidential but may use the information collected in assessing any claim that you make and may pass it onto any other party that assists them in assessing your claim.

Concerns

If you have a privacy concern, please call our Customer Relations Consultants on 132 135. Where possible, your concerns received over the phone are resolved at

that time. If your concerns cannot be resolved in this way, please refer the matter in writing to:

The Privacy Officer
BT Financial Group
GPO Box 2675
Sydney NSW 1117

Complaints resolution

The Trustees have arrangements for dealing with members' questions or complaints about the operation or management of the BT Personal Super.

Any questions or problems?

You are welcome to call or write to us at any time. Our Customer Relations Consultants are available Monday to Friday, 8.00am to 6.30pm (Sydney time) by calling 132 135 and pressing 2 to speak to a superannuation consultant.

What if you have a complaint?

If you have a concern or complaint, please call our Customer Relations Consultants on 132 135. Where possible, member concerns received over the telephone are resolved at that time. If your concerns cannot be resolved in this way, please refer the matter in writing to the Trustees at the following address:

The Complaints Officer
BT Funds Management
GPO Box 2675
Sydney NSW 1117.

The Complaints Officer will review your complaint and will endeavour to resolve the situation within 30 days of receiving the letter. However, if you are still not satisfied with our response (or have not received a response within 90 days), you may contact the Superannuation Complaints Tribunal by calling 1300 884 114 or writing to Locked Bag 3060, GPO, Melbourne VIC 3001. The Tribunal is an independent body, established by the Government to help members of superannuation funds resolve trustee decisions relating to members (as opposed to trustee decisions relating to the management of superannuation fund as a whole).

→ Additional information

Duties and obligations — Insurance Contracts Act 1984

Your duty of disclosure

Before an insurer provides you with life insurance cover, you have a duty, under the Insurance Contracts Act 1984, to disclose to the insurer (American International Assurance Company (Australia) Limited) every matter that you know or could reasonably be expected to know, that is relevant to the insurer's decision whether to accept the risk of insurance and if so, on what terms.

You have the same duty to disclose these matters to the insurer before you extend, vary or reinstate your insurance cover. However, your duty does not require disclosure of a matter:

- that diminishes the risk to be undertaken by the insurer
- that is common knowledge
- that your insurer knows, or ought to know, in the ordinary course of its business, or
- where your duty is waived by the insurer.

Non-disclosure

If you fail to comply with your duty of disclosure and the insurer would not have provided you with insurance cover on any terms if the failure had not occurred, the insurer may avoid your insurance cover within 3 years. If your non-disclosure is fraudulent, the insurer may avoid your insurance cover at any time.

An insurer who is entitled to avoid your life insurance cover may, within 3 years of entering into it, elect not to avoid it but to reduce the sum that you have been insured for in accordance with a formula that takes into account the premium that would have been payable if you had disclosed all relevant matters to the insurer.

→ **BT Life Insurance** Application Forms

APPLICATION FORM CHECKLIST
Completing the Application Form

- All investors must fully complete the Personal Statement – Part 1.
- Depending upon your age and how much cover you are seeking you may need to complete certain additional tests and forms. See the table below to find out which tests and forms you will need to complete:

Age next birthday	Personal Statement – Part 2	General Practitioner Medical Exam	HIV (AIDS) Antibody Test	Multiple Biochemical Analysis (MBA) 20 and Hep B & C	Electro Cardio Graph (ECG)
Where cover exceeds:					
Up to 35	\$400,000	\$850,000	\$400,000	\$400,000	Not required
36 to 40	\$400,000	\$750,000	\$400,000	\$400,000	Not required
41 to 50	\$400,000	\$600,000	\$400,000	\$400,000	\$1,000,000
51 to 55	\$400,000	\$400,000	\$400,000	\$400,000	\$500,000
56 to 60	All cases	\$200,000	\$400,000	\$400,000	\$500,000
61 and over	All cases	All cases	\$400,000	\$400,000	\$500,000

Have you:

- read the Additional Information section on page 11?
- fully completed the Personal Statement – Part 1?
- if necessary, fully completed the Personal Statement – Part 2, and medical reports (see table above)?
- signed and dated the Declarations on page 3 and page 5 (if applicable)?
- initialled and dated any corrections or changes?

Send your Application Form to:

Reply Paid 204
BT Funds Management Limited
The Medical Officer
PO Box 299
Melrose Park SA 5039

ADDITIONAL NOTES

1. The investor's own general practitioner can perform medical examinations.
2. A Personal Medical Attendant's Report (PMAR) will be obtained on a discretionary basis where any required medical exam has not been performed by the investor's usual general practitioner. PMARs may also be required, based on your Personal Statement history.
3. The medical examiner must not be a relative of the proposed insured, or the agent, broker or their families, nor a business associate of the proposed insured.
4. AIA can request additional tests and/or reports at its discretion to enable assessment of the application.
5. If you require cover in excess of \$2 million, AIA will require you to undergo further tests in order to assess your application.
6. Please ensure that you complete an Application Form from a current BT Life Insurance brochure. If a material alteration occurs in any of the information disclosed in this brochure resulting in it becoming misleading, it will be withdrawn immediately or amended to correct the information.

- Please complete the form using a BLACK PEN. Print well within the boxes in clear CAPITAL LETTERS. Mark answer boxes with a cross (X). Start at the left of each answer space and leave a one box gap between words.
- Questions? Please call BT Customer Relations on 132 135, from 8.00am to 6.30pm (Sydney time), Monday to Friday.

BT Customer Relations
☎ 132 135

PERSONAL STATEMENT – PART 1

All investors must complete this part.

1. BT INVESTOR DETAILS

BT investor number

C

Title

Mr Mrs Miss Ms Other

Surname

Given name(s)

Birth date (dd/mm/yyyy)

/ /

Gender

Male Female

Investor's address

Street no. & name OR PO Box	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Suburb	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
State	<input type="text"/>	Postcode	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Country	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Would you like us to contact you by phone to clarify information (if necessary)?

No Yes

Phone number 1

Indicate type (H = Home, W = Work, M = Mobile, F = Facsimile)

H W M F

Phone number 2 (alternate contact)

H W M F

Occupational duties and industry (eg accountant, home duties)

Type of insurance being applied for:

Death only Death and Total and Permanent Disablement

Amount of cover (in whole dollars only)

\$, ,

Should you wish to choose a different amount for Total and Permanent Disablement, please complete the amount below. (Total and Permanent Disablement Sum Insured should be equal to or less than the Death Sum Insured)

\$, ,

2. PERSONAL DETAILS

Please complete the following questions

No Yes

- Height cm or feet inches
Weight kg or stones pounds
- Have you smoked tobacco or any other substance in the last 12 months?
If yes, please state forms and quantities
- Do you intend to reside overseas for a period of more than 3 months?
If yes, please state the destination, duration and reason(s) for travel.
- Do you engage in any hazardous recreation, pastime or sport (eg. private flying, motor racing, football, martial arts, scuba diving, skiing)?
If yes, please provide details.

At the date of application

- Are you absent from work or unable to perform your usual duties?
- Have you had any advice, treatment or been hospitalised for any illness or injury in the last 3 years?
- In the last 3 years have you occasionally or regularly taken any prescribed medications (excluding for colds/flu/minor headaches) or illicit drugs?
If yes, please provide full details.
- Has any company ever refused or applied special or modified conditions or cancelled any proposal to insure you for a life or disablement policy?
If yes, please provide details.
- Have you ever had back/neck pain for 7 or more consecutive days, mental/nervous/stress disorders, cancer or loss of sight/hearing?
If yes, please provide full details.

If you answered NO to questions 5–9 AND you require insurance cover of \$400,000 or less, complete the AIDS declaration and sign both declarations on page 3.

If you have answered YES to any of the questions 5–9, or are over the age of 55, you must complete the AIDS declaration and sign both declarations on page 3 AND also complete Part 2 of the Insurance Application on pages 4 and 5.

JU55

3. DECLARATIONS

A. AIDS DECLARATION

The following five questions should be considered by you. Inability to answer **NO** to all of the questions will not necessarily mean that insurance is not available. However, in that case, a **HIV antibody test and other information may be required.**

1. Have you any reason to believe that you are suffering from Acquired Immune Deficiency Syndrome (AIDS) or that you are carrying the virus that causes AIDS, or antibodies to that virus?
2. Have you received a blood transfusion or been treated with any blood products between 1980 and 1990?
3. Since 1980, have you:
 - Engaged in anal sexual activity?
 - Injected yourself or been injected with any drug not prescribed by a medical practitioner?
4. In the last 12 months, have you:
 - Engaged in sexual activity with a prostitute?
 - Suffered from any sexually transmitted disease or Hepatitis B?
 - Engaged in sexual activity with a partner that you believe would answer **YES** to any of the above questions 1 to 4?
5. Have you requested a test for HIV antibodies or are you suffering from unintentional weight loss, persistent night sweats, persistent fever, persistent diarrhoea or persistent swollen glands?

Please tick the appropriate box:

NO – I declare that to the best of my knowledge my answer is **NO** to all of questions 1 to 5.

OR

YES – My answer is **YES** to at least one of the questions 1 to 5.

SIGNATURE

→ Signature of person to be insured Date dd/mm/yy

B. GENERAL DECLARATIONS

1. I hereby declare that to the best of my knowledge and belief all of the answers to questions on this Personal Statement are true.
2. I understand that Total and Permanent Disablement cover will cease if I am unemployed for more than 1 year or become a casual employee.
3. I understand that I must advise the insurer of any material change in my health during the period between the application date below and the cover commencement date. I understand that my failure to advise of such a change may make the contract of insurance voidable by the insurer.
4. I note that this application is subject to acceptance by the insurer and that the insurance cover does not commence until I have been advised by BT Funds Management Limited, BT Funds Management No. 2 Limited or the insurer about acceptance of my application.
5. I have read and acknowledge the statements as to my duty of disclosure in accordance with the Insurance Contracts Act 1984 on page 11 of this brochure.
6. I agree to be bound by the provisions of the policy document between American International Assurance Company (Australia) Limited and BT Funds Management Limited/BT Funds Management No. 2 Limited governing the terms of life insurance.
7. I acknowledge that the payment of insurance benefits from BT Personal Super is subject to insurer accepting the claim.

8. I acknowledge that if I tick **YES** to the following question, and my adviser completes the 'Adviser use only' details below, you will keep my adviser informed of the progress of this application. I understand my health information will remain confidential as part of this process.
9. Where this application form has been downloaded from an electronic file:
 - you acknowledge that, prior to making this application, you personally received the electronic brochure, or a print out of it, attached to or accompanying this application form;
 - you understand that the law prohibits any person passing this application form to another person unless it is attached to, or accompanied by, the complete and unaltered electronic brochure; and
 - the Trustee will send to you upon request, and free of charge, the paper version of the electronic brochure that accompanies this application form, during the life of the brochure.

Do you want your adviser to be able to track the progress of this application?

YES **NO**

SIGNATURE

→ Signature of person to be insured Date dd/mm/yy

ADVISER USE ONLY

BT Adviser number

A

Surname

Given name(s)

Phone number

Office postcode

Adviser's stamp (please use black ink only)

E. FAMILY HISTORY

1. Has any near blood relative suffered from Diabetes, heart disease, mental disorder or breakdown, Haemophilia, Huntington's Chorea or any hereditary disease, or died before age 60? **If yes, please give details**

No Yes

2. Please fill in the following schedule of family history:

	LIVING		DECEASED	
	Age	State of health (if not stated as good, include reason/s)	Age at death	Cause/s of death (to be stated fully and exactly)
Father				
Mother				
Brothers 1				
2				
3				
4				
Sisters 1				
2				
3				
4				

F. DOCTORS DETAILS

Name of current doctor

Doctor's address

Street no. & name OR PO Box	<input type="text"/>
Suburb	<input type="text"/>
State	Postcode <input type="text"/>
Country	<input type="text"/>

Doctor's phone number

Doctor's fax number

- I hereby declare that the answers to the above questions are true and I have not deliberately withheld any information material to the proposed insurance.
- I consent to American International Assurance Company (Australia) Limited (AIA) and to BT Funds Management Limited/BT Funds Management No. 2 Limited on behalf of AIA, seeking medical information from any doctor who at any time I have consulted prior to the date below. While I am insured, I authorise the provision of such information to AIA.
- I acknowledge that I have read and understood my duty of disclosure in accordance with the Insurance Contracts Act 1984 as detailed on page 11 of this brochure.
- A photocopy of this Declaration shall be as valid as an authority as the original.

NAME AND SIGNATURE

→ Full name of person to be insured

→ Signature of person to be insured

Date dd/mm/yy

- Please complete this form if you require cover over \$400,000.
- Please read the following information before you complete, sign and date this form.

Background to the AIDS virus

Acquired Immune Deficiency Syndrome (AIDS) is a viral disease caused by the Human Immunodeficiency Virus (HIV), which destroys white blood cells that help protect us against infections and cancers.

It was first reported in the United States in 1981, and the path of the disease has been well documented since through medical bodies and authorities, and the media.

The most recent evidence suggests that the virus will persist in the human body indefinitely and, as yet, there is still no prospect of a cure being available.

A person infected with HIV may experience mild flu-like symptoms or no symptoms at all. The body will usually manufacture antibodies to the virus within 8 to 12 weeks of infection, and the presence of these antibodies can be detected by a blood test.

The infected person may remain free of symptoms for many years, but during this time may pass the infection to others.

Why must I undertake the AIDS blood test?

It is essential that American International Assurance Company (Australia) Limited (AIA) protects the interests of its existing policyholders, and also ensures its long term viability for the benefit of current and future policyholders.

Therefore, AIA must test for the presence of the AIDS virus, and its test requirements are determined particularly by the amount of cover applied for.

Unfortunately, as there is currently no cure for AIDS, it is necessary for AIA to exclude those persons from insurance cover who are already infected with HIV.

How do I organise the AIDS blood test?

You may either arrange this through your usual doctor who will provide you with a referral to a Pathology Clinic, or you can make your own arrangements by contacting one of the Pathology Clinic phone numbers listed below. The Clinic will advise of their nearest location to you and contact phone number, and an appointment can be arranged. In either instance, please take the attached Pathology Request Form when you attend for your appointment.

Location	Pathology clinic	Phone no.
Sydney	Sydney Diagnostic Services	(02) 9941 6416
Penrith & West NSW	Barratt & Smith	(02) 4735 6166
Newcastle & North Coast	Hampson Pathology	(02) 4923 4234
Wollongong & South Coast	Southern Pathology	(02) 4224 7474
Albury	South West Pathology	(02) 6058 1600
Canberra	Capital Pathology	(02) 6248 7804
Melbourne	Gribbles Pathology	(03) 9538 6777
Geelong	Pathcare	(03) 5225 1100
Brisbane	Queensland Medical Labs	(07) 3840 4444
Townsville & Cairns	Townsville Pathology Lab	(07) 4779 3277
Rockhampton	Dr T B Lynch	(07) 4927 1666
Adelaide	Clinpath	(08) 8366 2000
Perth	Western Pathology	(08) 9317 0999
Geraldton	Western Pathology	(08) 9185 1140
Hobart	Hobart Pathology	(03) 6223 1955
Launceston	Launceston Pathology	(03) 6334 3636
Darwin	Western Pathology	(08) 8920 6033
Alice Springs	Western Pathology	(08) 8952 6633

The choice is up to you

You may, of course, choose not to have the blood test AIA requires, or you may like to have more information first. If so, it is recommended you discuss this with your own doctor.

If you do not have a regular doctor or would prefer advice from elsewhere, you could see a specialist counsellor on the subject. There are several Government or community organisations which provide AIDS counselling services.

Your privacy protected

We are very conscious of the need to protect your privacy. Therefore the instruction to the Pathology Clinic contained in the Consent Declaration is that only a **negative** HIV Test result is to be conveyed to AIA.

Should the result of this test be positive, we have instructed that the result be conveyed **only** to yourself.

If AIA does not receive notice from the Pathology Clinic of a negative result within 6 weeks of you attending for the test, we will assume that you do not wish to proceed with your application for insurance, and your file will be closed.

This Form should be completed by the pathologist performing your blood test and returned to American International Assurance Company (Australia) Limited.

To: The Medical Director
Pathology Clinic

As part of our insurance assessment requirements, we require the client named on the Pathology Request Form to undergo the tests detailed on the next page.

If the HIV test is negative, copies of the result(s) and this Pathology Request Form are to be sent to the address listed below marked 'Confidential'.

If the HIV test is positive, do not send the test results to us. You should communicate the results directly to the client.

The cost of processing these tests will be met by American International Assurance Company (Australia) Limited.

Yours faithfully



Martin Royce
Chief Operating Officer
Group Management Division
American International Assurance Company (Australia) Limited

Send report and a copy of this Pathology Request Form to:

Natasha Paris
Senior Account Management Executive
American International Assurance Company
(Australia) Limited
549 St Kilda Road
Melbourne VIC 3004

E. CIRCULATORY SYSTEM

	No	Yes	If yes, please give details including cause where appropriate
1. What is the rate and character of the pulse?			rate per minute
2. What is the position of the apex beat of the heart?			Character
3. Is there any evidence of cardiac enlargement?	<input type="checkbox"/>	<input type="checkbox"/>	In the interspace cm
4. Is there any abnormality in the heart sounds or rhythm?	<input type="checkbox"/>	<input type="checkbox"/>	From the mid-sternal line
5. Is any murmur present? If yes , describe fully, including site, timing, intensity and transmission. Also indicate any effect of posture or respiration on the murmur.	<input type="checkbox"/>	<input type="checkbox"/>	
6. What is the blood pressure? (asculatory method) The diastolic level is to be taken at the cessation of all sound. If the first systolic reading is above 135 or below 100 or the diastolic above 85 or below 60, two further readings at 5 to 10 minute intervals are required. Use the recumbent position where possible.			Systolic Diastolic mm Hg
			Systolic Diastolic mm Hg
			Systolic Diastolic mm Hg
7. Is there any abnormality of the peripheral artery or venous circulation?	<input type="checkbox"/>	<input type="checkbox"/>	
8. Do you consider the heart and vascular system to be abnormal?	<input type="checkbox"/>	<input type="checkbox"/>	
9. Is the examinee now on treatment for hypertension? If yes and if you have the required information, please state:	<input type="checkbox"/>	<input type="checkbox"/>	
a pre-treatment blood pressure level, including date(s)			a
b duration of treatment			b
c nature of treatment			c

F. GENITO-URINARY SYSTEM

	No	Yes	If yes, give expected date of confinement and details
1. Examination of the urine The urine should be passed at the time of the examination. If not, please state circumstances.			albumin glucose
2. Is there any abnormality of the genito-urinary system?	<input type="checkbox"/>	<input type="checkbox"/>	
3. For females, is the examinee pregnant?	<input type="checkbox"/>	<input type="checkbox"/>	

G. NERVOUS SYSTEM

	No	Yes	If yes, please give details
1. Is there any defect of vision or abnormality of the eyes?	<input type="checkbox"/>	<input type="checkbox"/>	
2. Is there any defect in hearing or speech? In cases of present or past ear discharge or deafness, state result of auriscopic examination.	<input type="checkbox"/>	<input type="checkbox"/>	
3. Is there any evidence of:			
a mental abnormality?	<input type="checkbox"/>	<input type="checkbox"/>	
b any disorder of the central or peripheral nervous system?	<input type="checkbox"/>	<input type="checkbox"/>	

H. MUSCULO-SKELETAL SYSTEM AND SKIN

	No	Yes	If yes, please give details
1. Is there any abnormality of the form or function of:			
a the joints?	<input type="checkbox"/>	<input type="checkbox"/>	
b the muscles or connective tissue?	<input type="checkbox"/>	<input type="checkbox"/>	
c the back or neck including the cervical and lumber spine?	<input type="checkbox"/>	<input type="checkbox"/>	
2. Is there any evidence of any disorder of the skin?	<input type="checkbox"/>	<input type="checkbox"/>	

Environmental information

The paper in this brochure is recyclable and biodegradable. It is manufactured using wood pulp from sustainable plantations or from forest-thinning residue only and is produced using chlorine-free whitening methods.

If you wish to minimise paper usage, please visit www.btonline.com.au, where many of our prospectuses and other documents are available in electronic format.

BT recycles office paper.

The offer made in this brochure is available only to persons receiving the brochure within Australia. Applications from outside Australia will not be accepted.

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