

Bonus Insurance Cover Application

Please complete this form if you would like to apply for bonus insurance cover.

Members who receive a new employer or salary sacrifice contribution automatically receive 10 units of Death and Total and Permanent Disablement (TPD) cover without evidence of health. This is called Automatic Cover and it is subject to some conditions as outlined in AGEST's Insurance Guide.

Members who receive Automatic Cover have a limited offer to access *Bonus Cover* with little or no evidence of health. To apply for *Bonus Cover*, simply complete and return this form to AGEST within 60 days of being notified of the commencement of your automatic cover.

1. Your Personal Details

Membership Number (if known)

Title (please tick)

Miss Ms Mrs Mr Dr

First name(s)

Family name

Date of birth

Gender

F M

Home phone number

Work phone number

Mobile phone number

Email address (work or home)

Home address

Suburb/Town

State/Territory

Postcode

Country (if not Australia)

Mailing address (if different to Home address)

Suburb/Town

State/Territory

Postcode

Country (if not Australia)

2. Confirmation of Automatic Cover

You can only access additional cover without evidence of health if this application is lodged within 60 days of you first becoming eligible for automatic cover.

Yes, I have received confirmation from AGEST that I have Automatic Cover.

Date of Notification (if known):

3. Bonus Death and TPD Cover

3.1 What type of Bonus Cover would you like ?

Please note that if your Automatic Cover is for Death only Cover, then you may only apply for Death only Bonus Cover.

Death and TPD Cover **Death only Cover**

**How many additional units of cover would you like?
(without evidence of health)**

units (20 additional units maximum)

Note: To apply for more than 20 units of cover, you will need to complete the Application to Increase Insurance Cover. You will need to provide some evidence of health.

3.2 Would you like to fix your Death and TPD or Death Only cover?

No – Your insured amount will decrease with age, but your premium will stay the same.

Yes – Your insured amount will stay the same, but your premium will increase with age.

Would you like to have your cover indexed (increased) by 5% each year (without evidence of health)?

Yes No

(continued next page)



