



Priority Protection Application for Reinstatement

(BranchUse Only)

Adviser No:

Adviser name:

Adviser email:

Important Information for Adviser

- This application form is to be used when applying for reinstatement of a lapsed Priority Protection policy.
- This application form can only be used where the lapse date of the existing policy was not more than 6 months ago. If the lapse date of the existing policy was more than 6 months ago, please complete a new *Application Form* available on the AIA Australia Adviser Site.
- This application form will need to be completed by both the Policy Owner(s) and the Life Insured under each eligible AIA Australia policy.
- Note: ongoing monthly AIA Vitality contributions must be paid by Direct Debit or Credit Card. AIA Vitality contributions cannot be funded by superannuation, SMSF monies or from a platform account.
- AIA Vitality contribution payments will match the frequency of premium payments on the relevant associated insurance policy.
- All outstanding amounts due in relation to the eligible AIA Australia Insurance policy will need to be paid in full prior to the reinstatement of an AIA Vitality membership.

Please send completed application form and signed quote (if applicable) to: PO Box 6111, Melbourne VIC 3004, or infohub@aia.com

If Policy is on two lives, separate applications must be completed.

Policy No. Name of Life Insured

Contact phone number (mobile) (home) (work)

Name of Policy Owner Policy Owner's Date of Birth

Address of Policy Owner

Email of Policy Owner

Your duty of disclosure

Before you enter into a life insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, which may affect our decision to insure you and on what terms.

You have this duty until we agree to insure you. You have the same duty before you extend, vary or reinstate the contract.

You do not need to tell us anything that:

- reduces the risk we insure you for, or
- is common knowledge, or
- we know or should know as an insurer, or
- we waive your duty to tell us about.

If the insurance is for the life of another person and that person does not tell us everything he or she should have, this may be treated as a failure by you to tell us something that you must tell us.

Where you apply to be the Life Insured under an insurance contract to be entered into by another person (e.g. a trustee), a failure by you to tell us something that you know (or could reasonably be expected to know) may affect our decision to insure you and the terms on which we do so, may be treated as a failure by that other person to comply with the duty of disclosure owed by it to us in relation to that insurance contract.

If you do not tell us something

In exercising the following rights, we may consider whether different types of cover can constitute separate contracts of life insurance. If they do, we may apply the following rights separately to each type of cover.

If you do not tell us anything you are required to, and we would not have insured you if you had told us, we may avoid the contract within three years of entering into it.

If we choose not to avoid the contract, we may, at any time, reduce the amount you have been insured for. This would be worked out using a formula that takes into account the premium that would have been payable if you had told us everything you should have. However, if the contract has a surrender value, or provides cover on death, we may only exercise this right within three years of entering into the contract.

If we choose not to avoid the contract or reduce the amount you have been insured for, we may, at any time vary the contract in a way that places us in the same position we would have been in if you had told us everything you should have. However, this right does not apply if the contract has a surrender value or provides cover on death.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

SECTION A – Personal History (Life Insured to complete, if child under 16, please complete Section H)

1. (a) Do you have, or are you applying for life, disability (including Total & Permanent Disablement or Salary Continuance cover) or trauma insurance on your life (including any pending applications held with any other insurer)?..... Yes No
If 'Yes', please complete policy details below.

Policy Number	Commencing Date	Policy Owner	Insurer	Type of Cover	Amount of Cover	Existing Income Protection: Waiting Period/ Benefit Period	To Be Replaced 'Y' or 'N'

IMPORTANT NOTES IF YOU ARE REPLACING AN EXISTING POLICY: If you intend to replace an existing policy with an AIA Australia policy, we require that you must cancel your existing policy upon acceptance. Proof of cancellation of your existing policy will be required prior to payment of any AIA Australia claims. Cover under your AIA Australia policy will only start when the existing policy is cancelled. Failure to cancel your existing policy will render your AIA Australia policy void.

- (b) Have you **ever** been declined, deferred or accepted on special terms for life, disability or trauma insurance?..... Yes No
- (c) Have you **ever** claimed benefits from any source (excluding unemployment), e.g. Accident, Sickness, Workers' Compensation, Disability Pension or Income Protection Insurance? If 'Yes', please give the name of the company, date, amount and reason for each claim below. Yes No
- (d) Are you an Australian citizen or permanent resident of Australia (as approved by the Department of Immigration and Citizenship) or are you a New Zealand citizen living permanently in Australia? Yes No

Note: To be eligible for AIA Vitality you must be a permanent resident or citizen of Australia.

SECTION A – Personal History (continued) (Life Insured to complete, if child under 16, please complete Section H)

2. (a) Have you smoked tobacco or any other substance during the last twelve months?..... Yes No
 If 'Yes', please state substance and daily quantity (Please note 'packet' is not sufficient detail):
- (b) Do you drink alcohol?..... Yes No
 If 'Yes', please state how many standard drinks you consume per week on average
 (one standard drink = 30 ml spirits (one nip), 100 ml wine, 10 oz/285 ml beer):.....
- (c) Have you ever used illicit drugs or received advice, treatment or counselling for the use of alcohol or illicit drugs?..... Yes No
3. (a) What is your height? cm (b) What is your weight? kg
4. Do you engage in or intend to engage in any of the following: abseiling, aviation (other than as a passenger on a recognised airline), football (all codes including touch football), long-distance sailing, hang gliding, scuba diving, motor racing, non-competitive off-road motorcycle sport (trail bike riding/dirt bike riding/motocross), parachuting, powerboat racing, mountaineering, martial arts or any other hazardous activity? Yes No

If you answered 'Yes' to any of the previous questions [except 1(a) and 1(d)] please provide details below.

5. Do you have definite plans to travel or reside overseas? Yes No
If 'Yes', please state:

Cities/Countries	Duration of travel	Frequency of travel	Reason for travel	Date of departure
				/ /
				/ /

6. Lifestyle Statement

- (a) Have you ever injected yourself with any illicit drugs not prescribed by a medical practitioner?..... Yes No
(If 'Yes' to question 6(a) above, a 'Drugs Questionnaire' is required.)
- (b) In the past 5 years have you:
 (i) Engaged in male to male sexual activity **without** a condom (except in a relationship between you and only one other person where neither of you has had sex **without** a condom with anyone else in the past 5 years) or
 (ii) Had sex **without** a condom:
 – with someone you know or suspect to be HIV positive or
 – with someone who injects non prescribed drugs or
 – with a sex worker or as a sex worker? Yes No
(If 'Yes' to question 6(b) above, a 'Confidential Supplementary Personal Statement' is required.)

SECTION B – Medical and Health History (continued) (Life Insured to complete this section in full)

Family History

8. (a) Have any of your immediate family (father, mother, brother, sister), prior to the age of 60 (living or dead), ever suffered from:
- Heart disease or stroke? Yes No
 - Breast cancer, ovarian cancer, prostate cancer or colon (bowel) cancer?..... Yes No
 - Polycystic kidney disease or diabetes? Yes No
 - Mental disorder? Yes No
 - Huntington’s chorea, Alzheimer’s disease, Dementia, Motor neurone disease, Multiple sclerosis, Muscular dystrophy or Parkinson’s disease? Yes No
 - Any other hereditary disease?..... Yes No

If ‘Yes’, please provide details in the table below.

	Condition/Illness (for heart disease or cancer please specify the type)	Age at onset (approx.)	Age at death (if applicable)
Father			
Mother			
Brothers			
Sisters			

- (b) Are you required to undergo any regular screening as a result of your family history? If ‘Yes’, please provide details..... Yes No
- (c) Have you ever had a genetic test where you received (or are currently awaiting) an individual result or are you considering having a genetic test?..... Yes No

SECTION C – Doctor’s Details (Life Insured to complete this section in full)

1. Name and address of current doctor.
2. State date and reason for last consultation. Date: / /

SECTION D – Occupation Details (Life Insured to complete this section in full)

1. (a) Please give details of your **current and previous occupations** over the **last five (5) years**, including any period **unemployed, travelling, studying etc.**

	From	To	Principal/Main Occupation	Industry	Tick which is applicable			
					Employee of own company	Self-employed	Employee	Business Partnership
Current Occupation	/ /	Present						
Previous Occupations	/ /	/ /						
	/ /	/ /						

(b) What type of products or services do you or your employer sell?

(c) Do you work from home more than 30% of your time? Yes No

If 'Yes', give details including:

(i) percentage of time working at home, %

(ii) office arrangement (i.e separate entrance, separate office etc),

(iii) how often you are required to leave home as part of your duties, %

(iv) where you work at these times.

(d) (i) What trade, professional, business or tertiary qualifications do you have?

(ii) Date tertiary qualifications attained. / /

(iii) Is your tertiary qualification related to your occupation? Yes No N/A

(e) What are the important income producing duties of your present occupation? Include all manual work performed.

Duties (type of work and daily duties performed)	% of time
Sedentary/Admin:	%
	%
	%
Manual:	%
	%
	%
Other:	%
	%
	100%

(f) If you perform manual work, is the manual work important or essential in producing your income? Yes No N/A

(g) State the location where you perform your duties.

Location (where do you perform your duties)	% of time
Corporate offices:	%
Warehouse/Industrial environment:	%
Factory:	%
On site:	%
Other (please specify eg: Lab):	%
	%
	%
	100%

(i) How many hours per week do you work in your principal/main occupation?

(ii) If more than 50, have you consistently worked these hours over the last 6 months? Yes No

(iii) How many weeks per year in your principal/main occupation?

SECTION D – Occupation Details (continued) (Life Insured to complete this section in full)

(h) Please state your employment structure:

(i) Permanent Yes No or

(ii) Temporary (state date the position will cease/terminate)

Please advise if you work:

(iii) Full time or

(iv) Part time

Do you work:

(v) on a Casual basis (under a casual work agreement) Yes No

If 'Yes', how many years have you been working continuously for the same employer:

< 1 year ≥ 1 year to < 2 years ≥ 2 years

or

(vi) as a contractor Yes No

If 'Yes', please state expiry date of your contract:

If your contract expires within 6 months, will it be renewed? Yes No

If 'Yes', please state for how long the contract will be renewed.

(i) How much driving do you do as part of your occupation? (Commuting to your primary workplace should not be included.)

0–100 km per week 100–300 km per week 300–500 km per week Over 500 km per week

(j) What percentage of your working hours is spent driving?

0% – 5% 5% – 10% 10% – 25% Over 25%

2. What is your annual earned income? \$

(Do not include unearned income such as dividends, interest, rental income, proceeds from asset sales or royalties.)

3. (a) Do you have any other occupation? Yes No

(b) Do you contemplate or expect any change in occupation (including retrenchments/redundancy or changes in your role or duties or working hours)? Yes No

4. Does your occupation require you to work underground, at heights (above 10 metres), off-shore or near dangerous materials or substances? If 'Yes', please give details below, eg. locations, depths, heights, frequency etc. Yes No

5. Please confirm the amount of time you spend at each of the following activities as part of your occupation:

Activity	% of time
Sitting	%
Standing	%
Walking	%
Bending	%
Climbing	%
Kneeling	%
	100%

If you have answered 'Yes' to Question 3a, 3b or 4, please provide full details below.

SECTION E – Further Occupation Information (Life Insured to complete this section in full)

If you are applying for TPD cover, Income Protection cover, Business Expenses cover, Waiver of Premium benefit and/or Forward Underwriting Benefit, please complete the additional questions below.

1. What is the business/employer name and address?

2. Do you have a percentage ownership in any other entities (eg. trusts, partnerships, companies, associations)? Yes No
 If 'Yes', please list all entities below.

Name and address of each entity	State your business involvement in each entity (eg.: Director, Silent Partner, Board Member)	Date Ownership Commenced	Ownership/ Shareholding (%)

3. Are you or any business with which you are associated, contemplating voluntary administration, or ever been made bankrupt or placed in receivership, involuntary liquidation or under administration? Yes No

If 'Yes', please complete AIA Australia Bankruptcy Questionnaire. Date of discharge / /

If you are self-employed, in a business partnership or employee of own company, please complete the remaining questions.

4. Do you operate as a sole trader business partnership company, or trust?

5. (a) What percentage of your work is: Freelance? % Contract? %

(b) **Please note different requirements apply where Indemnity/Agreed Value or Extended Indemnity benefit types have been selected.**
 In the last 2 years (for Indemnity/Agreed Value) or 3 years (for Extended Indemnity) have there been any periods of 'no work' or 'unemployment' between contracts or freelance work? Yes No
 If 'Yes', please provide details.

(c) Is your work seasonal? Yes No

6. (a) When was the business purchased/started? / /
 (b) Please state what percentage of interest/shareholding you have in the business/practice? %

7. How many people do you employ?

8. Please provide employee details (excluding yourself) in the table below.

Occupation of all Business Partners/Employees	Family Member Y/N	Daily Duties	Full-time Part-time or Contractor?	Monthly Remuneration	% Interest in Business

9. **Please note different requirements apply where Indemnity/Agreed Value or Extended Indemnity benefit types have been selected.**
 Has your company had a net operating loss in the last 2 years (for Indemnity/Agreed Value) or 3 years (for Extended Indemnity)? ... Yes No
 If 'Yes', please provide details of your company's profit and loss statements for all entities.

SECTION F – Income Details (Life Insured to complete only if Income Protection Plan is being reinstated)

1. What is your income from your current occupation? (Personal income is income earned by your personal exertion. Do not include investments.)

(a) Employee

Your income is the total remuneration paid by your employer including salary, fees, commission, regular bonuses, regular overtime, fringe benefits and superannuation contributions (statutory or voluntary).

Where the benefit type selected is Extended Indemnity provide information for:

	Last financial year 30/6/	<input type="text"/>	Previous financial year 30/6/	<input type="text"/>	Third financial year 30/6/	<input type="text"/>
Remuneration package	\$	<input type="text"/>	\$	<input type="text"/>	\$	<input type="text"/>

(b) Self Employed (sole trader, business partner, employee of own company)

Refer to the Priority Protection PDS for the definition of Income for a Self-employed Person.

	Last financial year 30/6/	<input type="text"/>	Previous financial year 30/6/	<input type="text"/>	Third financial year 30/6/	<input type="text"/>
A Gross business income/revenue (Do not include unearned income such as dividends, interest, rental income, proceeds from asset sales or royalties)	\$	<input type="text"/>	\$	<input type="text"/>	\$	<input type="text"/>
(i) How much of the above gross revenue is renewal, trail or any form of ongoing commission?	\$	<input type="text"/>	\$	<input type="text"/>	\$	<input type="text"/>
B Total business expenses	\$	<input type="text"/>	\$	<input type="text"/>	\$	<input type="text"/>
C Net business profit/loss (before tax) = A – B	\$	<input type="text"/>	\$	<input type="text"/>	\$	<input type="text"/>
D Your % share of net business income		<input type="text"/> %		<input type="text"/> %		<input type="text"/> %
E Your share of net business profit/loss = C x D	\$	<input type="text"/>	\$	<input type="text"/>	\$	<input type="text"/>
F Add backs (your own portion of personal salary/wages, superannuation contributions, spouse's income if income splitting, share of depreciation)	\$	<input type="text"/>	\$	<input type="text"/>	\$	<input type="text"/>
G Your net earned income (before tax) = E + F	\$	<input type="text"/>	\$	<input type="text"/>	\$	<input type="text"/>

Note: These figures disclosed should coincide with returns lodged with the Australian Taxation Office.

2. Please note different requirements apply where Indemnity/Agreed Value or Extended Indemnity benefit types have been selected.

Is your current remuneration package or net income different than that stated above for the last financial year (for Indemnity/Agreed Value) or 2 years (for Extended Indemnity)? Yes No

If 'Yes', state reasons for the change below. Current income \$

3. If providing financial evidence, have you provided full financial documentation* for all entities listed in Section E, Question 2? Yes No

If 'No', please provide reason/s.

Please note different requirements apply where Indemnity/Agreed Value or Extended Indemnity benefit types have been selected.

*Income Tax Returns and Profit & Loss statements for the last 2 years (for Indemnity/Agreed Value) or 3 years (for Extended Indemnity).

4. Will any of your income (from any source) continue if you become disabled? Yes No

If 'Yes', state source (eg. sick leave, directors' fees, salary, renewal or trail commission, salary continuance insurance, profit share from the business etc?)

(a) For how long will it continue?

(b) Amount of income (per month). \$

(c) Is there an agreement in place in the business/practice limiting profit share or other income in the event of disability? Yes No

If 'Yes', provide details.

5. Do you receive any unearned income from investments (eg. rental property, dividends etc.)? Yes No

If 'Yes', please state the amount per month (net of costs and expenses). \$ (Do not include negatively geared investments)

Please state the source.

SECTION F – Income Details (continued) (Life Insured to complete only if Income Protection Plan is being reinstated)

6. If you have a second occupation, please provide the following details.

Nature of occupation	<input style="width: 480px; height: 30px;" type="text"/>			Where the benefit type selected is Extended Indemnity provide information for: Number of weeks worked per year <input style="width: 40px;" type="text"/> Third financial year 30/6/ <input style="width: 40px;" type="text"/> Net income (before tax) \$ <input style="width: 100px;" type="text"/>
Hours worked per week	<input style="width: 40px;" type="text"/>	Number of weeks worked per year	<input style="width: 40px;" type="text"/>	
Last financial year 30/6/	<input style="width: 40px;" type="text"/>	Previous financial year 30/6/	<input style="width: 40px;" type="text"/>	
Net income (before tax)	\$ <input style="width: 100px;" type="text"/>	Net income (before tax)	\$ <input style="width: 100px;" type="text"/>	

SECTION G – Business Expenses (Life Insured to complete only if Business Expenses is being reinstated)

1. Please state the value of all monthly business expenses. (**Do not include** personal remuneration, mortgage principal, depreciation on real estate, cost of goods, wares and merchandise, equipment, fixtures and fittings, salaries of revenue producing employees.)
Alternatively, the supply of copies of taxation returns and profit and loss statements for all entities associated with your business will be accepted in place of completing the details below.

Eligible Expenses	Monthly Expenses
(a) Rent, property rates and taxes*	\$ <input style="width: 100px;" type="text"/>
(b) Insurance of premises (eg. fire etc)*	\$ <input style="width: 100px;" type="text"/>
(c) Security costs*	\$ <input style="width: 100px;" type="text"/>
(d) Electricity, gas, water, heating, telephone and cleaning*	\$ <input style="width: 100px;" type="text"/>
(e) Mobile phone	\$ <input style="width: 100px;" type="text"/>
(f) Bank fees/charges and interest repayments on business loans	\$ <input style="width: 100px;" type="text"/>
(g) Hire and lease of plant and equipment	\$ <input style="width: 100px;" type="text"/>
(h) Business insurance premiums (eg. liability, professional indemnity)	\$ <input style="width: 100px;" type="text"/>
(i) Membership fees, publications and subscriptions to professional bodies	\$ <input style="width: 100px;" type="text"/>
(j) Accountant's and auditor's fees	\$ <input style="width: 100px;" type="text"/>
(k) Regular advertising expenses, postage, printing and stationery	\$ <input style="width: 100px;" type="text"/>
(l) Salaries and costs of employees who do not generate revenue (eg.: superannuation contributions, payroll tax, workers' compensation for employees who do not generate revenue)	\$ <input style="width: 100px;" type="text"/>
(m) Net cost of locum, ie. cost to employ less revenue generated by locum	\$ <input style="width: 100px;" type="text"/>
(n) Other fixed business expenses – please specify	\$ <input style="width: 100px;" type="text"/>
.....	\$ <input style="width: 100px;" type="text"/>
.....	\$ <input style="width: 100px;" type="text"/>
.....	\$ <input style="width: 100px;" type="text"/>
(o) Total Monthly Business Expenses	\$ <input style="width: 100px;" type="text"/>

*Not insurable if working from home

2. What percentage of Monthly Business Expenses are you responsible for/liable to pay %

SECTION H – Child Only under age 16 (For additional children, please photocopy this page and attach)

1. Is the child in good health and free from mental and physical defect? Yes No
2. Has the child ever suffered from any illness or injury necessitating any hospitalisation, or is the child taking prescribed medication or has the child ever had more than 2 weeks off school as a result of illness or injury? If 'Yes', provide details below. Yes No

Illness or Injury:.....

Date of illness or injury

Details of treatment:

.....

.....

Length of treatment:

Time off school

Date of last symptom:

Degree of recovery %

Name/Address of doctor/hospital

.....

.....

1. Is the child in good health and free from mental and physical defect? Yes No
2. Has the child ever suffered from any illness or injury necessitating any hospitalisation, or is the child taking prescribed medication or has the child ever had more than 2 weeks off school as a result of illness or injury? If 'Yes', provide details below. Yes No

Illness or Injury:.....

Date of illness or injury

Details of treatment:

.....

.....

Length of treatment:

Time off school

Date of last symptom:

Degree of recovery %

Name/Address of doctor/hospital

.....

.....

SECTION I – AIA Vitality Membership Application (Life Insured to complete this section in full.)

AIA Vitality (only available to the Life Insured)

AIA Vitality is a health and wellness program, encouraging you to get healthier and earn great rewards. Premiums relating to eligible life insurance policies that cover you may be discounted in certain circumstances based on your participation in the AIA Vitality program, the terms of which were provided to you with your application and are available on the AIA Vitality Member website.

Do you have an existing AIA Vitality membership?..... Yes No

If 'Yes' please provide your AIA Vitality membership number.

If 'No' would you like to apply for AIA Vitality membership?..... Yes No

Email

*An email address is mandatory. To ensure confidentiality a unique email address must be entered.
Note: if you are, or are applying to be an AIA Vitality member you cannot enter the same email address as another AIA Vitality member.*

Note: If you are or are applying to be an AIA Vitality member, your AIA Vitality membership will be associated with an eligible AIA Australia insurance policy. AIA Australia will determine which is the associated policy. To be eligible for AIA Vitality you must be a permanent resident or citizen of Australia.

Information for completion of Payment Authority forms if you are applying for AIA Vitality:

- AIA Vitality contributions cannot be funded by superannuation, SMSF monies or from a platform account. In order to have the AIA Vitality contribution deducted please complete the AIA Vitality Payment Direct Debit Request or AIA Vitality Payment Credit Card Authority form (page 17).
- In all other instances the AIA Australia insurance premium(s) and the AIA Vitality contribution deducted will be deducted from the same bank account/ credit card. The Payment Direct Debit Request or Payment Credit Card Authority form on page 16 of this Application Form must be completed.
- If you are currently paying your insurance premium(s) via a method of BPAY, Post Billpay or cheque please take this opportunity to complete the Direct Debit Request or Payment Credit Card Authority form on page 16 to enable AIA Australia to more efficiently collect your premium(s) and AIA Vitality contribution.

SECTION J – Financial Adviser Authority

Note: the references to ‘Policy Owner’ in this section excludes Equity Trustees Superannuation Limited, where it is a Policy Owner in respect of a Superannuation Plan acquired for a member of the Scheme.

This section needs to be completed if you wish to allow your financial adviser to provide AIA Australia with instructions relating to your life insurance policies on your behalf and to authorise AIA Australia to accept those instructions. If you allow your financial adviser to provide AIA Australia with instructions on your behalf, this authority will apply in relation to the life insurance policy contemplated by this application form (and associated AIA Vitality membership/s) and any other retail life insurance policies underwritten by AIA Australia (and associated AIA Vitality membership/s) where the policies are arranged by your adviser as long as those policies cover a Life Insured who has signed this form and is owned by any of the Policy Owners who sign this form (‘your policies’). This financial adviser authority does not apply to private health insurance policies issued by MO Health Pty Ltd.

To establish the adviser authority, all Policy Owners, Lives Insured and their adviser need to complete and sign this application form.

NOTE: If the identity of one of the Policy Owners, one of the Lives Insured or the adviser, changes after this authority takes effect, a new authority will be required.

The financial adviser nominated in this application form will have authority to instruct on the following matters relating to your life insurance policies as well as any AIA Vitality membership/s referable to your life insurance policies:

- Credit card expiry update
- Change of address or other contact details
- Change of payment details (where a completed credit card authority or direct debit request has been provided by the Policy Owner)
- Removing/decreasing a benefit or other policy feature or AIA Vitality feature
- Adding/amending or terminating an AIA Vitality membership
- Change in cover due to age parameters
- Cancel cover/policy
- Change occupation class
- Change of premium pattern
- Change of premium payment frequency
- Change of smoker status
- Instructions relating to benefit indexation on your policy/policies
- Suspending premium payments
- Reinstating a policy where underwriting is not required
- Apply to remove loadings or exclusions
- Removing payment details (stop debits)

IMPORTANT NOTES

The authority allows the adviser to give instructions on your behalf in connection with the matters described in the bullet points above and authorises AIA Australia to accept those instructions. This means, for example, that your adviser will be able to instruct us to make changes to your life insurance policy/policies or AIA Vitality membership/s and we may make those changes without confirming the adviser’s instructions directly with you in some circumstances.

AIA Australia may not have the functionality to accept every type of instruction on your behalf at any given time. The adviser authority features are being progressively rolled out.

Accordingly, AIA Australia reserves the right to request additional information, forms, documents or confirmations from a person (including from the Policy Owner/s, the Lives Insured, the adviser or another person) before an instruction is processed.

Under the terms of this authority, the Policy Owner/s and the Lives Insured will generally be responsible for the adviser’s conduct under this authority and AIA Australia will not generally be responsible for such conduct (subject to applicable law).

If required, you should obtain your own legal or other professional advice before signing this authority.

GENERAL TERMS

- This authority will take effect on the date the life insurance policy or policies resulting from this application are issued, or for existing policies, from the date this application is processed.
- All Policy Owner/s, Lives Insured and the adviser must agree to this authority in order for it to take effect.
- This authority applies to any life insurance policy underwritten by AIA Australia and associated AIA Vitality membership/s where the policy is owned by the Policy Owner/s signing this form, covers the Lives Insured signing this form and is arranged by the adviser signing this form.
- AIA Australia excludes all liability in relation to this authority, except that which cannot be excluded by law.
- AIA Australia may, at its sole and absolute discretion, immediately terminate any authority given to the adviser nominated below at any time by notifying the Policy Owner/s, and the Lives Insured if relevant, in writing.
- This authority will immediately terminate in respect of a life insurance policy on cancellation of that policy and AIA Australia may also terminate this authority in its discretion in respect of a policy on death of the Policy Owner or Life Insured under that policy.
- AIA Australia may, at its sole and absolute discretion, decline to act on an instruction received from an adviser under this authority or may choose not to act on such an instruction unless a person (including the adviser, Policy Owner/s or Lives Insured or another person) provides additional information, forms, documents or confirmations requested by and satisfactory to AIA Australia.
- AIA Australia may, at its sole and absolute discretion and at any time, conduct an audit of the adviser’s performance of its obligations under this authority.
- The adviser nominated below may not appoint any third party (including, without limitation, the adviser’s support staff) to give instructions to AIA Australia that the adviser is permitted to give under this authority.
- For the avoidance of doubt, this authority does not require AIA Australia to act on instructions that would not be valid if provided by the Policy Owner/s or Lives Insured.
- If the Policy Owner/s and Lives Insured if relevant, cease their relationship with the adviser nominated in this application form, this authority will terminate.
- If the adviser nominated in this application form moves to a new adviser firm or dealer group and retains a relationship with the Policy Owner/s, and if relevant the Lives Insured, AIA Australia may, at its sole and absolute discretion and provided the new adviser firm or dealer group has an existing distribution agreement with AIA Australia, allow this authority to continue.
- The adviser nominated in this application form agrees to abide by all instructions issued by AIA Australia in relation to this authority (including, without limitation, document retention instructions) and indemnifies AIA Australia for losses sustained by AIA Australia as a result of a failure to abide by such instructions.
- In the case where there is more than one Policy Owner, the adviser must obtain and confirm instructions from all Policy Owners and, where relevant, the Lives Insured.

Do you wish to appoint the financial adviser nominated in this application form under this authority? Yes No

If yes, the financial adviser nominated will be able to provide AIA Australia with instructions relating to your life insurance policies (including the policy contemplated by this application form and any other retail life insurance policies underwritten by AIA Australia (and associated AIA Vitality membership/s)) on your behalf and AIA Australia will be authorised to accept those instructions.

Privacy Notification

Personal (including sensitive) information provided will be handled in the manner described in the AIA Australia Privacy Policy as updated from time to time, accessible by visiting our website at www.aia.com.au, or by contacting us on 1800 333 613 to request a copy. AIA Australia handles and collects personal information for purposes which include the administration of your policy or claim, the provision of products and services, our business operations and other purposes set out in our Privacy Policy. By providing personal information to us or your adviser (and the Australian financial services licensee they represent), the trustee or administrator of a superannuation fund, or other representative or intermediary, or by continuing your relationship and otherwise interacting with us, you confirm that you have been notified of the matters and consent to the collection, use, disclosure and handling of personal information as described in the AIA Australia Privacy Policy as updated from time to time on our website. We rely on the accuracy of the personal information provided to us. If any of your personal information reflected in this form or any of the attachments is incorrect, out of date or incomplete, please call us on 1800 333 610 and we can take reasonable steps to correct the personal information. Where you provide us with personal information about someone else, you must have their consent to provide their information to us in the manner described in the AIA Australia Privacy Policy.

Adviser appointment – Policy Owner and Life Insured

Note: the references to ‘Policy Owner’ in this adviser appointment excludes Equity Trustees Superannuation Limited, where it is a Policy Owner in respect of a Superannuation Plan acquired for a member of the Scheme.

Please read this important section and make sure you understand it, obtain advice in relation to it (if required) and agree to it before submitting your application.

You agree to appoint advisers assisting you with your application for reinstatement (and AIA Vitality application, if relevant) to progress and finalise it on your behalf and to arrange for the life insurance policy to be renewed without further involvement from you.

By signing this application you (being the Policy Owner and/or the Life Insured) agree that:

- your adviser is authorised to provide any further instructions, information, consents or declarations in relation to your application for reinstatement (and your AIA Vitality application, if relevant) on your behalf and that we can request and rely on such instructions, information, consents or declarations from your adviser without further confirmation from you;
- where we offer to provide insurance cover on special terms (including, without limitation, premium loadings or special exclusions), you authorise your adviser to accept those special terms on your behalf. Where this occurs, you agree that we may rely on such acceptance by your adviser as if you accepted those special terms without further confirmation from you;
- we, or persons acting on our behalf, may verify any instruction, information, consents, declarations or agreement received from your adviser in our absolute discretion before acting on it. However, we are not obliged to do so and our failure to do so does not mean that we have waived our right to rely on the instruction, information, consents, declarations or agreement received from your adviser.
- you agree to indemnify us against all loss or liabilities and costs incurred as a result of this adviser appointment, except to the extent that we remain liable for such losses or liabilities by operation of a law that we cannot exclude.


Financial Adviser Authority – if you ticked ‘yes’ under section J – Financial Adviser Authority – Policy Owner and Life Insured

- I/We jointly and separately indemnify AIA Australia against any claim, liability, loss, damage, expense (including legal costs on a full indemnity basis) that I/we suffer as a result of AIA Australia acting on instructions received from the adviser nominated above.
- I/We agree to immediately notify AIA Australia in writing if I/we wish to revoke or alter the authority given to the adviser nominated under this application form.
- I/We have read and agree with the information in section J of this application form, including the important notes, the general terms and this declaration. I/We appoint the adviser nominated under this application form to instruct AIA Australia in accordance with the information contained in section J and otherwise in accordance with the terms of this authority. I/We authorise AIA Australia to accept those instructions (in its discretion) as if those instructions were provided by me/us.

Declaration

Life Insured and Policy Owner/s must complete this section (or if applying on-line, have declared the following) except where the Life Insured and/or Policy Owner is under 16, where in such circumstances the parent/guardian of that Life Insured and/or Policy Owner must complete this section (or if applying on-line, have declared the following) on behalf of the Life Insured and/or Policy Owner.

- I/We have read the Priority Protection Product Disclosure Statement and Policy Document (PDS) relevant to the policy being reinstated and understand its contents and what is meant by my/our duty to disclose.
- I/We warrant that, where I/we sign this application on behalf of a business partnership, I/we are authorised by and directed on behalf of the business partnership to reinstate the insurance policy to which this application relates and to do all things necessary to ensure the business partnership satisfies all of its obligations under this policy.
- I/We agree that cover will not re-commence until AIA Australia has accepted the risk and decided to reinstate the policy.
- I/We declare that the information contained in the personal statements (whether written in my/our hand or not, attached, input into the computer using the electronic application system or are otherwise provided to AIA Australia in any manner that is acceptable to AIA Australia) is true and correct and that no information material to the insurance has been withheld.
- Where I/we have completed the personal statements electronically using the electronic application system, I/we acknowledge that AIA Australia will send a copy of the statements I/we have provided to my personal address, that I/we must review this information and advise AIA Australia of any inaccuracies or omissions, and of any changes in health or circumstances up until the time a policy is issued.
- I/We agree that any personal statements made, completed electronically or otherwise provided to AIA Australia in any manner that is acceptable to AIA Australia together with any relevant documents shall form the basis of the proposed contract of insurance with AIA Australia Limited.
- I/We acknowledge that these personal statements may result in certain exclusions or special acceptance terms becoming applicable to me. Where my/our adviser has indicated that the exclusions or special terms may apply, each of these exclusions and special acceptance terms has been explained to me/us. I/We confirm that I/we understand those terms and where they are applicable to me/us I/we agree to be bound by them.
- I/We have read the Priority Protection PDS and any relevant Supplementary PDS (SPDS), current at the time of this application, including Your Duty of Disclosure notice set out in the Getting Started section and understand its contents and what is meant by my/our duty to disclose.
- I/We acknowledge and agree that my/our adviser and the licensed dealer or broker they represent may be entitled to receive commission or remuneration in the event that I/we am/are issued with the insurance policy/ies which is/are the subject of this application.
- To the maximum extent permissible by law, I/we agree to receive any communications relating to AIA Australia’s products and services electronically, including by way of a physical or electronic notice (such as an email, SMS, facsimile, webpage transmitted to a browser or other notice transmitted via any other electronic means that contains a hyperlink to the communication). Such communications may include (without limitation) the PDS (including any schedules and endorsements), Financial Services Guide (FSG) as well as other disclosure documents and communications. For example (and without limitation) I/we agree to receive the PDS (including any endorsements and schedules) and policy related communications, via email or by accessing a webpage that contains hyperlinks to such documents and communications. Electronic communications must be regularly checked and it is my/our responsibility to ensure that I/we provided to AIA Australia an up to date, unblocked and unfiltered electronic address, if requested by AIA Australia.


Continued overleaf 

Declaration and Privacy Notification (continued) (Life Insured and Policy Owner/s must complete this section.)

- I/We warrant that, where this application is being submitted on behalf of a business partnership, I/we are authorised by and directed on behalf of the business partnership to enter into this contract of insurance and to do all things necessary to ensure the business partnership satisfies all of its obligations under this contract of insurance.
- I/We understand that if I/we have indicated I/we intend to replace an existing policy with this AIA Australia policy, I/we will be required to cancel my/our existing policy. I/We acknowledge that failure to cancel my/our existing policy within a reasonable time will render my/our AIA Australia policy void.
- I/We agree that cover will not commence until AIA Australia has accepted the risk under my/our policy.
- I/We also understand that my/our duty to disclose continues after I/we have completed this application until AIA Australia has accepted the risk under my/our policy. I/We understand that AIA Australia underwriting does not have access to my/our AIA Vitality information (including health and medical information) unless I/we disclose that information as part of my/our insurance application. I/We understand that any health, medical or other information that may affect the risk under my/our policy needs to be provided to AIA Australia underwriting (including in this form) even if it was also provided as part of the Life Insured's participation in AIA Vitality.
- If I/we am/are a Policy Owner, in that capacity I/we agree that the premium relating to my/our policy may be discounted in some circumstances based on the Life Insured's conduct in respect of AIA Vitality where the Life Insured is a member of AIA Vitality. This declaration is part of my/our application for Priority Protection despite anything to the contrary in this document.
- If I/we am/are insured (or become insured) under an eligible private health insurance policy issued by MO Health Pty Ltd which provides me/us with an entitlement to participate in AIA Vitality, I/we agree that the premium relating to the life insurance policy to which this application relates may be discounted.
- I/We acknowledge and confirm that any discounts and benefits provided in respect of the life insurance policy that is the subject of this application because of the Life Insured's conduct in respect of AIA Vitality where the Life Insured is a member of AIA Vitality or because the Life Insured is insured under a private health insurance policy issued by MO Health Pty Ltd in respect of AIA Vitality and private health insurance are not guaranteed and AIA Australia reserves the right to vary or withdraw the discounts and benefits or the AIA Vitality product.
- I/We acknowledge and confirm that AIA Australia does not issue, and is not responsible for the administration of or the payment of any benefits provided under, private health insurance products issued by MO Health Pty Ltd.
- I/We have been notified of, have read and consented to the handling, collection, use and disclosure of my/our personal (including sensitive) information, including the exchange of personal information with third parties located in Australia and overseas in the manner described in the Privacy section in the current PDS and any relevant SPDS and the Privacy Policy on the AIA Australia website www.aia.com.au and on the AIA Vitality website www.aiavitality.com.au which were provided to me/us. I/We agree that any personal information AIA Australia holds will be governed by the most current Privacy Policy. I/We also agree that AIA Australia may update its Privacy Policy from time to time by posting an updated version on these websites and that a separate notice about the Privacy Policy may not be provided in each instance of collection.
- Where I/we have indicated that I/we hold a private health insurance policy issued by MO Health Pty Ltd or would like to apply for such a policy, I/we consent to my/our personal information being provided to MO Health Pty Ltd and its contractors and agents to facilitate my/our application and to confirm that I/we am/are (and continue to be) insured under such a policy. I/We understand that my/our information will be handled by MO Health Pty Ltd in accordance with the AIA Health Insurance Privacy Policy which can be found at www.aia.com.au/health and the myOwn Privacy Policy which can be found at www.myown.com.au.
- I/We confirm that AIA Australia and its related entities, subsidiaries, affiliates and partners may use my/our personal information to provide marketing communications that may be of interest to me/us, including about insurance and financial products and services, wellness products and services and, if I am a member of AIA Vitality, products and services of our AIA Vitality partners. Communications may be provided on an ongoing basis by telephone, electronic messages (e.g. email and pop-ups), online (including websites and mobile apps) and other means. If I/we do not wish to receive these marketing communications I/we will follow unsubscribe instructions in the communications themselves where prompted or contact AIA Australia on 1800 333 613.
- If I/we am/are a Policy Owner who is/are a natural person applying for an ordinary money Priority Protection policy, I/we agree to pay fees that the Life Insured is required to pay in respect of the Life Insured's AIA Vitality membership on behalf of the Life Insured unless otherwise agreed with AIA Australia and to the extent permitted by law. This declaration is not part of my/our application for Priority Protection despite anything to the contrary in this document.
- I/We authorise and consent to AIA Australia disclosing information that relates to me/us or to the insurance policy and/or AIA Vitality membership referable to this application to my/our adviser and the licensed dealer or broker they represent, my/our distributor, to the Policy Owner of any eligible AIA Australia insurance policy that I am insured under and/or the Life Insured under my policy (as applicable) and to their related parties including if applicable, the platform operator to which this application relates. Such information may include (without limitation), personal (including sensitive) information including lifestyle, health and medical information that relates to my/our application or that relates to the ongoing servicing and administration of insurance (including, without limitation, in relation to insurance claim management and assessment) and/or my AIA Vitality membership and other information such as my AIA Vitality status, membership number, whether I have purchased or used certain devices and/or accessories or whether I have visited or used certain AIA Vitality partners, to earn AIA Vitality points.
- I/We authorise and consent to any medical practitioner, hospital, clinic or other person (including any life insurance company or underwriter) disclosing to AIA Australia personal (including sensitive) information about me, including full details of my health and medical history. I/We understand and agree that any photocopy, email or facsimile of these declarations (or any part thereof) should be considered as effective and valid as the original and that AIA Australia may provide a copy of this authority (or any part thereof) to any third party to evidence authority and consent for disclosure.
- Where I am the Life Insured and I have indicated that I would like to apply for an AIA Vitality membership, I declare that:
 - I have read the terms and conditions of AIA Vitality that were provided to me together with this application (also available on the AIA Vitality Member website at www.aiavitality.com.au) and I agree to those terms. I do so in my personal capacity and not in my capacity as a Policy Owner under an eligible life insurance policy or a member of a superannuation fund.
 - I consent to receive information about AIA Vitality electronically to the email address indicated in this form. Electronic communications must be regularly checked and it is my responsibility to ensure that I provided to AIA Australia an up to date, unblocked and unfiltered email address and that email from AIA Australia is not filtered. I acknowledge that hard copies of AIA Vitality information may not always be provided but that they may be sent at AIA Australia's discretion. I may withdraw my consents by following the unsubscribe instructions in the communications themselves.
 - I understand and agree that the AIA Vitality section of this application and (unless otherwise indicated) any consents, declarations, authorities and other matters relating to AIA Vitality in this application are not part of the application for Priority Protection and are part of my application for AIA Vitality.

If this is an application for a superannuation policy owned by Equity Trustees Superannuation Limited, I acknowledge that I can only contribute to the Scheme for the purpose of funding premiums due under the Superannuation Life Cover Plan and/or Superannuation Income Protection Plan which I am applying for (Plan/s), and agree that the trustee of the Scheme may acquire and continue to hold the insurance benefits provided under the Plan/s, even if (i) my Scheme account has been inactive for a period greater than 16 months; or (ii) my superannuation account has not had a balance of at least \$6,000 at any point in time or (iii) I am under 25 years of age.

Note: due to superannuation legislation restricting the ability of the trustee to hold cover for members with a low account balance or who are under 25, your application will not be considered if you do not tick this box.

Continued overleaf 

Declaration and Privacy Notification (continued) (Life Insured and Policy Owner/s must complete this section.)

Signature of Life Insured	Name of Life Insured	Date
<input checked="" type="checkbox"/> <input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

If the Life Insured is under 16 years old, please provide parent or guardian details.

Signature of parent/guardian	Name of parent/guardian	Date
<input checked="" type="checkbox"/> <input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

POLICY OWNER/S (Please complete one section below)

All correspondence directly relating to the insurance policy/ies arising from this application will be issued to Policy Owner 1. By signing this application form you acknowledge that Policy Owner 2 (or any other Policy Owner) will not receive any correspondence directly related to this insurance application.

1. Individual/s

Signature of Policy Owner 1	Date	Signature of Policy Owner 2	Date
<input checked="" type="checkbox"/> <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input checked="" type="checkbox"/> <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Name of Policy Owner 1	<input type="text"/>	Name of Policy Owner 2	<input type="text"/>

2. Company/Corporate Trustee/Business Partnership

Executed by (Company/Business Partnership Name)	Company/Business Partnership ABN/ACN
<input type="text"/>	<input type="text"/>

Signature of Director/Business Partner	Date	Signature of Director/Secretary/Business Partner	Date
<input checked="" type="checkbox"/> <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input checked="" type="checkbox"/> <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Name of Director/Business Partner	<input type="text"/>	Name of Director/Secretary/Business Partner	<input type="text"/>

If you are a sole director please tick here.

When a company is to be the policyholder it is important that the application is signed either by: (1) Two directors; or (2) one director and company secretary; or (3) for a proprietary company that has a sole director who is also the sole company secretary, that director.

3. Non-corporate Trustee (including Self Managed Super funds)

Signature of Trustee 1	Date	Signature of Trustee 2	Date
<input checked="" type="checkbox"/> <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input checked="" type="checkbox"/> <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Name of Trustee 1	<input type="text"/>	Name of Trustee 2	<input type="text"/>
Signature of Trustee 3	Date	Signature of Trustee 4	Date
<input checked="" type="checkbox"/> <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input checked="" type="checkbox"/> <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Name of Trustee 3	<input type="text"/>	Name of Trustee 4	<input type="text"/>

When the trustee of a Self Managed Superannuation Fund is to be the policyholder it is important that the application is signed either by: (1) All individual trustees; or (2) for single member fund, 2 individual trustees.

Adviser Use Only

Adviser 1 details (Servicing Adviser)

Name of Adviser	Adviser Code	
<input type="text"/>	<input type="text"/>	
Company Name of Adviser (if applicable)	ABN/ACN (if applicable)	
<input type="text"/>	<input type="text"/>	
Name of Dealership	AFSL Number	
<input type="text"/>	<input type="text"/>	
Telephone number	Fax number	Email
<input type="text"/>	<input type="text"/>	<input type="text"/>

Adviser 2 details

Name of Adviser	Adviser Code
<input type="text"/>	<input type="text"/>

Do you agree to AIA Australia contacting the Life Insured directly, if necessary, in order to obtain information required to facilitate the underwriting of the application? Yes No

Has a medical examination, HIV or other test been arranged? Yes No

If 'Yes', please provide details of name and address of medical examiner or clinic in the space below.

Special Instructions

Would you like us to arrange any required medical examinations or blood tests directly with your client? Yes No

English literacy

Can the Policy Owner/s read and understand English? Yes No

Can the life/lives to be insured read and understand English? Yes No

If 'No', what language was used to explain the policy?

Adviser Declaration

Quote No.

- I confirm that I have given each Policy Owner and/or Life Insured a copy of the current:
 - Priority Protection Product Disclosure Statement and Policy Document (PDS) and any relevant Supplementary PDS (SPDS);
 - AIA Australia Privacy Policy;
 - where AIA Vitality is being applied for, a copy of the AIA Vitality Terms and Conditions (and where given electronically, the Policy Owner and/or Life Insured agree to receive information/disclosure electronically); and
 - where private health insurance products issued by MO Health Pty Ltd (AIA Health Insurance) is being referred, an AIA Health Insurance Member Guide and Product Fact Sheet.
- I confirm that each Policy Owner and/or Life Insured has checked the details provided in the Application Form, the Life Insured has checked the health information provided and that I have authority from the Policy Owner and/or Life Insured to proceed with the application and will be able to provide evidence of the authority to AIA Australia upon request. I acknowledge and agree that evidence may include, but is not limited to, adviser file notes, voice recording and/or signed declaration in my records.
- I understand that where the Policy Owner and/or Life Insured is less than 16 years of age, I declare that the parent or guardian of the Policy Owner and/or Life Insured has made the above declarations and confirmations to me on behalf of the Policy Owner and/or Life Insured.
- I confirm that all advice which I have provided in connection with this application has been provided in accordance with applicable duties and professional standards (including, without limitation, the legislative obligation for financial services licensees and their authorised representatives to act in accordance with the best interests of their clients).
- I agree to be appointed on behalf of the Policy Owner and Life Insured as described in the 'Adviser appointment – Policy Owner and Life Insured' sub-section in the Declaration and Privacy Notification section of the application for reinstatement. I agree to only exercise the authority granted as part of that appointment in line with the Policy Owner's and Life Insured's instructions (as relevant) and agree to maintain satisfactory evidence of those instructions. I further agree to indemnify AIA Australia and persons acting on its behalf against all loss or liabilities and costs incurred as a result of this adviser appointment, except to the extent that AIA Australia remains liable for such losses or liabilities by operation of a law that it cannot exclude.

Financial Adviser Authority – if your client ticked 'Yes' under section J – Financial Adviser Authority

- I confirm I have fully explained to each Policy Owner and each Life Insured the consequences and implications of the Financial Adviser Authority.
- I accept and agree to my appointment to act on behalf of the Policy Owner/s and the Lives Insured in accordance with the Financial Adviser Authority as outlined in this application form.
- I have read and agree with the information in section J of this application form, including the important notes, the general terms, and this adviser declaration.
- I accept and agree to act honestly and in accordance with specific instructions I receive from the Policy Owner/s and Lives Insured, and only in accordance with this authority. In the case where there is more than one Policy Owner, I accept and agree to obtain and confirm instructions from all Policy Owners, and Lives Insured if relevant.
- I agree to provide evidence of any instructions I receive from the Policy Owner/s or Lives Insured, if and when requested by AIA Australia.
- I agree to retain evidence of any instructions I receive from the Policy Owner/s or Lives Insured indefinitely, unless otherwise advised by AIA Australia. I acknowledge and agree that this obligation continues even if I cease to have a relationship with the Policy Owner/s, and if relevant the Lives Insured.
- I agree to cooperate and comply with all reasonable requests made by AIA Australia in relation to an audit of my performance under this authority.
- I agree to immediately inform the Policy Owner/s and, where relevant, the Lives Insured of any instructions I have provided AIA Australia on their behalf.
- I agree to immediately notify AIA Australia if I move to a new adviser firm or dealer group, or otherwise cease to have a relationship with the Policy Owner/s, and if relevant the Lives Insured.
- I agree to immediately notify AIA Australia if there is any actual or apparent dispute in relation to any instructions I have provided AIA Australia under this authority.

Adviser 1 Signature

Date

Adviser 2 Signature

Date

