



Application for Non Smoker Rates

Adviser name:

Adviser e-mail:

In connection with the Proposal on the Life of:

Proposal/Policy No.

Life Insured's Date of Birth / /

DISCLOSURE NOTICE

Insured's duty of disclosure

A person who enters into a life insurance contract in respect of your life has a duty, before entering into the contract, to tell us anything that he or she knows, or could reasonably be expected to know, which may affect our decision to provide the insurance and on what terms.

The person entering into the contract has this duty until we agree to provide the insurance. The person entering into the contract has the same duty before he or she extends, varies or reinstates the contract.

The person entering into the contract does 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.

For contracts of insurance entered into, renewed, extended, varied or reinstated from 28 December 2015, if you do not tell us something that you know, or could reasonably be expected to know, which may affect our decision to provide the insurance and on what terms, this may be treated as a failure by the person entering into the contract to tell us something that he or she must tell us.

If the person entering the contract does 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 the person entering into the contract does not tell us anything he or she is required to, and we would not have provided the insurance if he or she had told us, we may avoid the contract within 3 years of entering into it.

If we choose not to avoid the contract, we may, at any time, reduce the amount of insurance provided. This would be worked out using a formula that takes into account the premium that would have been payable if he or she had told us everything he or she should have. However, if the contract has a surrender value, or provides cover on death, we may only exercise this right within 3 years of entering into the contract.

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

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

SPECIAL NOTICE

Non Smoker rates are available following acceptance of a satisfactory Non Smoker declaration from the Life Insured. The premium under the policy will then be reduced accordingly.

STATEMENT BY LIFE INSURED

1. Have you smoked tobacco or any other substance during the last 12 months?..... Yes No
If 'Yes', please state the daily quantity and what forms. (Please note 'packet' is not sufficient detail.)

2. Have you ceased smoking for medical reasons? If 'Yes', please provide details below..... Yes No

3. Since the commencement of your policy with AIA Australia, have you had, been told you had, or received any advice or investigation or treatment for any of the following:

- Chronic asthma or bronchitis, tuberculosis, obstructive airways disease or other respiratory disorder?..... Yes No
- Heart attack, chest pains, stroke, diabetes or any other heart disorder?..... Yes No
- Cancer or tumour of any kind?..... Yes No

If 'Yes', please provide details below.

... continued overleaf

DECLARATION

I declare that this APPLICATION FOR NON SMOKER RATES shall be deemed to be incorporated in the said Policy and form(s) part of the contract contained therein. If it is necessary to re-issue the Policy, the Company is hereby authorised to do so in the form currently used and subject to the terms and conditions applicable at this date.

I have read and consent to the handling, collection, use and disclosure of my personal and sensitive information in the manner described in the AIA Australia Privacy Policy available on the AIA Australia website at www.aia.com.au as updated from time to time or by calling AIA Australia on 1800 333 613, including exchange with third parties located in Australia and overseas.

I have read the notice on this application regarding disclosure and understand what is meant by that notice.

Signature of Life Insured:

X

Date:

/ /