

St Andrew's
AUSTRALIA



TERM LIFE INSURANCE

PRODUCT DISCLOSURE STATEMENT AND GENERAL POLICY TERMS

Issued by: St Andrew's Life Insurance Pty Ltd

1 June 2017

What you need to know

In this Product Disclosure Statement (PDS) a reference to "St Andrew's", "our", "us", "we" is a reference to St Andrew's Life Insurance Pty Ltd ABN 98 105 176 243, AFSL 281731 (St Andrew's), the issuer of Term Life and this PDS.

This PDS is a very important document. If you apply for Term Life, this PDS, together with the letter we send to you accepting your application for Term Life, forms your policy document. Your policy document contains all of the terms and conditions of our contract, including when we will pay a benefit under the policy. This PDS can only be used by customers in Australia. You should read these documents carefully and keep them in a safe place.

The information in this PDS has been prepared to help you make an informed decision about the terms (benefits and exclusions) of Term Life and its appropriateness for you, without taking into account your objectives, financial situation and needs.

Before deciding to apply for this product, you should consider its appropriateness for you or speak to an adviser authorised to provide you with personal advice.

The Life Insurance Code of Practice

St Andrew's has willingly adopted the Life Insurance Code of Practice. The code which has been designed to promote high standards of service to consumers, provide a benchmark of consistency within the industry and establish a framework for professional behavior and responsibilities. It is designed to protect you, the consumer. Please refer to our website www.standrews.com.au or the Financial Services Council website www.fsc.org.au if you would like more information about the code.

For the first time, life insurance is uncomplicated

Term Life offers

- Simple, affordable and straight-forward term life cover
- No medical examinations
- Up to \$500,000 cover
- Up to \$10,000 advance benefit
- Interim Accidental Death cover

Why might you need Term Life?

Financial worries are the last thing you'd want your family to be faced with if you or your partner were to die. Term Life can pay an agreed lump-sum to your beneficiaries, in the event of your death.

Term Life can help cover costs for those you leave behind, such as providing for your children's education, mortgage repayments, funeral costs or even general living expenses.

What you see is what you get

Our Term Life policy provides simple, affordable and straight-forward term life cover.

Term Life covers you anywhere in the world, 24 hours a day, seven days a week. With the only exclusion being suicide within 13 months of the policy being taken out.

No medical examination is required

Just fill in our application form which includes a few health questions that will take you next to no time to complete.

\$10,000 advance benefit

Up to \$10,000 can be paid in advance to your beneficiaries in the event of your death to assist with funeral expenses.

How much will it cost me?

Premiums are calculated based on your lump-sum benefit, your age, smoking status and gender. Use the premium rates table at the back of this document to determine your premium.

Apply today and get immediate cover – Interim Accidental Death cover

As an added benefit and at no further cost to you, if you die because of an accident during the period between the date we receive your application and the date we accept or decline your application for Term Life, we will pay the benefit in accordance with the terms of the policy. This insurance is only temporary and will end the date we accept or decline your application for Term Life and is only valid for a maximum of 60 days.

How to apply

To apply for Term Life, simply complete the attached Term Life application form ensuring that you:

1. Answer all questions, sign and date the application form
2. Complete the Direct Debit Request form
3. Send the completed application form to:

St Andrew's
PO Box 7395
Cloisters Square WA 6850

Alternatively, if you would like assistance please contact St Andrew's on 1300 734 877.

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What Is Term Life?

Term Life is an insurance policy which can provide a lump sum benefit payment upon death. The benefit is described on page 5.

If we accept your application for Term Life, we will pay the benefit to your nominated beneficiaries if:

- you die while covered by this policy;
- you have complied with your duty of disclosure; and
- no exclusions apply.

In addition, Term Life offers you the following benefits:

- Term Life provides you with cover anywhere in the world, no matter where you may be, 24 hours a day, 7 days a week.
- As an added benefit, if you die because of an accident (being an accidental, external, visible and violent occurrence) during the period between the date we receive your application and the date we accept or decline your application, we will pay the benefit in accordance with the terms of the policy. This benefit is subject to the normal eligibility conditions, exclusions and maximum amounts and is payable only if the period between the date we receive your application and the start date of cover or the date we decline the cover is not greater than 60 days. This insurance is only temporary and will end the date we accept or decline your application for Term Life.
- If you die while covered by this policy, we may advance to your beneficiaries up to \$10,000 to assist with the costs of arranging your funeral. The benefit subsequently paid when we complete our claims procedures will be reduced by the amount advanced.

The start date of cover is the date on the letter we send to you confirming our acceptance of your application for Term Life.

Eligibility rules

Are you eligible for Term Life?

If you are an Australian resident and are aged 18 and over and under 56 years of age, you are eligible to apply for Term Life.

Do you need to complete a medical questionnaire?

In addition to the above eligibility criteria, you will also be required to complete a few medical questions.

We may decline your application for Term Life as a result of the information you provide in the medical questions or ask you for further information, either by telephone or in writing.

Can St Andrew's decline your application?

We have absolute discretion whether to accept or decline your application for Term Life.

Your benefit

How much is the benefit?

Subject to the maximums described below, you may choose from 5 benefit amounts: \$100,000, \$200,000, \$300,000, \$400,000 or \$500,000. If we accept your application for Term Life, we will send you a letter confirming our acceptance and the amount of your benefit.

Can you change your cover?

You can apply to increase or decrease your Benefit Amount/s at any time. If we accept your application we will send you confirmation of your increased Term Life benefit and the total premium payable by you.

We cannot accept an increase to your benefit if the benefit would exceed the maximums described below. If we do not accept your application, your existing policy will continue subject to the original terms and conditions.

What is your maximum benefit?

The maximum benefit payment that you can select for all Term Life policies issued by St Andrew's is \$500,000. The maximum benefit or sum insured for all life insurance policies issued to you by St Andrew's and its related companies is \$750,000.

Your beneficiaries

Who is your benefit paid to?

In the application form for Term Life you can nominate one or more persons as your beneficiaries and the proportions in which they will receive the benefit. There are no restrictions on who you nominate. We will pay your benefit to your beneficiaries in the proportions you tell us or divide the benefit equally between them if you do not.

Can you change your nomination?

You can change your nomination at any time, by providing us with a signed, dated and clear written notice. We will rely on any notice we receive which we reasonably believe you have given.

If your beneficiary is below the age of 18

If your beneficiary is a minor at the time of your death, or if we determine that they are unable to look after their own affairs, we will pay the benefit to the beneficiary's guardian.

Your estate

If you die without a beneficiary or if we are unable to find your beneficiary after making all reasonable efforts, we will pay your benefit to your estate.

The Public Trustee

If we are unable to locate the executor or administrator of your estate or none is appointed within a reasonable time, we will pay your benefit to the Public Trustee in your State or Territory.

If your beneficiary dies

If a nominated beneficiary dies before you and you do not update your nomination after their death, then any benefit that would have been payable to that beneficiary will be paid to your estate.

If a nominated beneficiary dies at the same time as you or after you but before we have paid the benefit to them, we will pay the benefit or that part of the benefit to which they were entitled to the executor or administrator of their estate.

Exclusions

So that the cost of this insurance is kept low, some exclusions apply.

We will **NOT** pay any benefit under a Term Life policy, if:

- you have reached 70 years of age; or
- your death results directly or indirectly from suicide or attempted suicide within the first 13 months of the start date of cover.

Premiums

Premiums are the cost of Term Life.

How is your premium calculated?

Calculating the premiums for Term Life is based on:

- your benefit;
- your age;
- your gender; and
- your smoking status (smoker/non-smoker).

What is your premium?

You can use the premium rates table on pages 15 and 16 to calculate the initial premium for the benefit you select.

A minimum initial monthly premium of \$12 applies.

The letter we send to you confirming our acceptance of your application for Term Life will include the initial premium payable by you. If you consult a financial adviser, they can assist you to determine the benefit you require and provide you with a quote for the cost of the cover. If you do not have a financial adviser who can help you, you can contact St Andrew's on 1300 734 877 to obtain a premium quotation.

How do you pay your premium?

Your premium is payable monthly by direct debit from your nominated bank account or credit card starting approximately one month from the start date of cover. If a premium debit payment is returned unpaid, you may be charged a fee for each returned item.

Can your premium change?

Your premium may change with your age and benefit selected. We will notify you in writing of your monthly premium each year.

Premium rates are not guaranteed and, as we may review our premium rates for our policies from time to time, premium rates may increase. Premium rates will only increase, other than as set out above, if we review all our rates for a type of policy within the same series (for example, all our Term Life rates). We will not single you out for an increase in premiums. We will send a written notice of any change in your premium to your last known address at least 30 days before the effective date of the change.

What makes up your premium?

An insurance company doesn't retain the entire premium that is paid by a customer. In addition to any commission paid, there are a number of statutory charges and taxes that may be included in an insurance premium. Your Term Life premium is inclusive of any applicable statutory charges and taxes.

What commission is paid?

For any Term Life policy, St Andrew's may pay a commission of up to 20% of the premium payable, excluding any applicable statutory charges and taxes, to any person or their employer who assists you in arranging to apply for Term Life and with whom St Andrew's has an arrangement.

Any commission we pay is included in the premium you pay - it is not an additional cost to you.

The term

What is the term of Term Life?

Your policy will continue until the termination date if you continue to pay the premium when it falls due. If you do not pay the premium within one month of the due date, we will cancel your policy.

What is the termination date?

Your Term Life policy will terminate on the earliest of the date:

- you cancel the policy;
- you reach 70 years of age;
- we cancel the policy; or
- you die.

Can St Andrew's cancel the policy?

We may cancel this policy if you fail to pay any premium when it is due and that premium remains unpaid for more than one month. If we cancel your Policy due to non payment of premiums no refund of premiums will be paid.

We can also cancel this policy if you do not comply with your duty of disclosure or if we are otherwise permitted to do so by law.

We will give you written notice if we cancel your policy.

Financial Hardship

In the event that you are facing financial hardship and have difficulties meeting your premium payment obligations please contact us on 1300 363 159 to discuss what options are available to you.

Can you cancel the policy?

You may cancel this policy within the first 30 days of the Commencement Date and after that at any time by sending us a notice in writing and giving us 30 days' notice of cancellation. We will refund any premium you have paid in advance.

Risks

There are some risks if you take out Term Life. The most significant risks are that:

- a benefit will not be payable under this policy because an exclusion applies or you did not satisfy your duty of disclosure; or
- the benefit you select or we agree to, may be insufficient to meet your beneficiaries' needs; or
- receiving claim payments may impact your entitlement for other benefits or income you may receive, including but not limited to, other insurance policies you have may reduce any benefit amounts payable to you if a claim is paid under this policy.

Your duty of disclosure

In this section "you" includes yourself and anyone else to be covered by the policy.

What you must tell us

Before you enter into a contract of life insurance with us, you have a duty to disclose to us every matter that you know, or could reasonably be expected to know, is relevant to our decision to insure you and on what terms.

Your duty of disclosure continues until we agree to insure you.

You have the same duty to disclose those matters to us before you renew, extend, vary or reinstate a contract of life insurance.

Your duty however does not require disclosure of anything that:

- reduces the risk to be undertaken by us;
- is common knowledge;

- we know or, in the ordinary course of our business, ought to know; or
- we waive your duty to disclose to us.

Who needs to tell us?

If another person to be covered by the policy 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.

If you do not tell us

In exercising our rights, we may consider whether your cover is constituted by separate contracts of life insurance and apply our 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 3 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 by using a formula that takes into account the premium that would have been payable if you had told us everything you should have. If the contract 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 you have been insured for, we may, at any time, vary the contract which may reduce our liability under the contract in respect of a claim. This right does not apply if the contract provides cover on death.

If you fail to comply with your duty of disclosure and the failure was fraudulent, we may refuse to pay a claim and treat the policy as never having existed.

Your privacy

For the purposes of this privacy section, “we” includes St Andrew’s Australia Services Pty Ltd ABN 75 097 464 616. We collect your personal information so that we can establish and administer the financial product or service provided to you, identify you for inquiries, concerns and complaints you may have, deal with any requests or claims you may make, tell you about products and services offered by us or our affiliate companies and conduct customer satisfaction surveys to improve our products and services. For some applications or in relation to any claim made, we may collect sensitive information related to your health. Without your information we will not be able to process your application or claim.

If you provide us with personal information about someone else, you should ensure that you are authorised to do so and

agree to inform that person of the contents of this notice.

We exchange your personal information with organisations in the normal operations of our business, for example, with St Andrew's related companies and agents, distributors (including the entity who referred you to us), your financier, coinsurers, reinsurers and with service providers (such as professional advisors, IT support and mailing houses). In the event of a claim under your policy, your information may be exchanged with other parties including ex-employers, government agencies, claims investigators, other insurance companies, lawyers, recovery agents, hospitals, doctors, medical specialists or other health professionals. We may also disclose your personal information overseas to countries in certain circumstances that are likely to include India and the USA.

When you apply for a Term Life policy:

1. you consent to us collecting, using and disclosing information about you in the manner described above; and
2. (unless you opt out) you also consent to us using your personal information to tell you about products and services offered by us, other group companies or our preferred suppliers, which may be of interest to you and for the purpose of customer satisfaction surveys.

Our privacy policy, a copy of which is available upon request via our contact details on the back cover of this PDS or from our website at www.standrews.com.au sets out how you can access and correct information we hold about you, how you can complain about a breach by us of your privacy rights and how your complaint will be handled. It also contains a more comprehensive list of countries to which your information may be disclosed and will be updated regularly.

You may contact our Privacy Officer in relation to your personal information (or to opt out of marketing) on 1300 363 159 or standrews@standrews.com.au.

Making a claim

To make a claim, your beneficiary (or their representative) or the executor or administrator of your estate can contact us at the address and telephone number set out on the back page of this PDS, and we will guide them through the claims process.

Claims should be made within 120 days of your date of death. The person making the claim under this policy must provide us with an original death and birth certificates or certified copies of both the death and birth certificates and such records or evidence of your medical history as we may reasonably require.

We have no obligation to pay any benefit under this policy if a claim is made more than 120 days after your death without good cause or if we do not have evidence to our satisfaction of your death or the cause of your death. Any unpaid premium due to us will be deducted from any Benefit Payment made.

Questions and complaints

If you have any questions or concerns regarding Term Life, or the service you received when you were advised about Term Life, please contact us. Our contact details are on the back cover of this PDS.

Please supply your Agreement Number when contacting us. It will be on our letter to you confirming our acceptance of your application. This will help us to deal with your question or complaint promptly. Your question or complaint will be dealt with by someone with appropriate authority.

If you have a complaint we will acknowledge receipt of your complaint within 48 hours. A full answer to your complaint will be provided as soon as possible after the acknowledgment letter. In some cases, we will need to investigate a complaint and this may take some time.

In the unlikely event that your complaint is not resolved to your satisfaction, you may refer the matter for a further review to the Internal Dispute Resolution Department at the address on the back cover of this PDS.

If you remain unhappy with the response, you may then contact the Financial Ombudsman Service (FOS) Australia. FOS is an independent body that deals with disputes concerning insurance matters. You may contact them at:

Financial Ombudsman Service Limited
GPO Box 3
Melbourne VIC 3001
Freecall 1800 367 287
Facsimile (03) 9613 6399

A decision of FOS is binding on us (up to specified limits) but not on you. It is a service provided without cost to you.

Tax

In most cases your premium will not be tax deductible and tax will not be payable on any benefit paid under your policy.

However, there may be exceptions and it is possible that you will be able to claim a tax deduction on your premium or that tax may be payable on a benefit paid under this policy or both.

We recommend that you consult your accountant or financial adviser for advice on any taxation implications of taking out Term Life.

Cooling-off period

If you are unhappy about the content of our letter to you confirming our acceptance of your application for Term Life or if you change your mind about Term Life, you can notify us within 30 days of the date of our letter of confirmation that you wish to cancel your policy. We will refund any premiums you have paid.

General conditions

There are further general conditions which apply to Term Life. These are:

- you may not transfer your rights under your policy;
- your policy will be subject to the law of the State of Western Australia (as amended or affected by statutes of the Commonwealth of Australia);
- the policy has no investment, cash or surrender value; and
- the policy is not a savings plan.

When you apply for a Term Life policy, you agree to comply with your obligations set out in this PDS and to take all reasonable steps to minimise our risk under your policy.

Term Life is written out of St Andrew's Statutory Fund No.1.

Direct Debit Request - Service Agreement

St Andrew's Australia Services Pty Ltd ABN 75 097 464 616 ("Debit User") will initiate direct premium debit payments in the manner referred to in the Schedule (contained in the Term Life application form).

Debit payments will be made when due. The Debit User will not issue individual confirmation of payments made.

The Debit User will give you at least 14 days' written notice if the Debit User proposes to vary details of this arrangement, including the amount and frequency of debit payments.

If you wish to defer any payment or alter any of the details referred to in the Schedule, you must either contact the Debit User on 1300 363 159 or write to the Debit User at the address on the back cover of this document.

Any queries concerning disputed debit payments must be directed to the Debit User in the first instance. Details of the dispute resolution process that applies to the Debit User are described on page 12 of this PDS. You may also contact the Debit User on 1300 363 159 or at the address on the back cover of this document.

Direct payment debiting is not available on the full range of accounts at all financial institutions. If in doubt, you should check with your financial institution before completing the Direct Debit Request (contained in the Term Life application form).

You should ensure that your account details given in the Schedule are correct by checking against a recent statement from your financial institution at which your account is held.

It is your responsibility to have sufficient cleared funds available, by the premium due date, in your account to enable debit payments to be made in accordance with the Direct Debit Request.

By signing the Direct Debit Request, you warrant and represent that you are duly authorised to request and instruct the debiting of premium payments from your account described in the Schedule.

If a debit payment falls due on any day which is not a business day, the payment will be made on the next business day. If you are uncertain as to when a debit payment will be processed to your account, you should make enquiries directly with your financial institution at which your account is held.

If a debit payment is returned unpaid, you may be charged a fee for each returned item.

Premium rates table

Amount of benefit	\$100,000				\$200,000				\$300,000				\$400,000				\$500,000			
	Female		Male		Female		Male		Female		Male		Female		Male		Female		Male	
Current age	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker
18	\$12.00	\$12.00	\$12.00	\$15.56	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$16.36	\$29.17	\$46.68	\$15.43	\$21.82	\$38.89	\$62.24	\$19.29	\$27.27	\$48.61	\$77.80
19	\$12.00	\$12.00	\$12.00	\$15.56	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$16.36	\$29.17	\$46.68	\$15.43	\$21.82	\$38.89	\$62.24	\$19.29	\$27.27	\$48.61	\$77.80
20	\$12.00	\$12.00	\$12.00	\$15.56	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$16.36	\$29.17	\$46.68	\$15.43	\$21.82	\$38.89	\$62.24	\$19.29	\$27.27	\$48.61	\$77.80
21	\$12.00	\$12.00	\$12.00	\$16.40	\$12.00	\$12.00	\$20.24	\$32.81	\$30.36	\$16.14	\$30.36	\$49.21	\$15.14	\$21.52	\$40.48	\$65.62	\$18.92	\$26.90	\$50.60	\$82.02
22	\$12.00	\$12.00	\$12.00	\$16.93	\$12.00	\$12.00	\$20.59	\$33.86	\$30.88	\$15.51	\$30.88	\$50.79	\$14.43	\$20.69	\$41.18	\$67.72	\$18.04	\$25.86	\$51.47	\$84.65
23	\$12.00	\$12.00	\$12.00	\$17.21	\$12.00	\$12.00	\$20.63	\$34.42	\$30.95	\$14.98	\$30.95	\$51.63	\$13.79	\$19.97	\$41.27	\$68.84	\$17.23	\$24.96	\$51.58	\$86.05
24	\$12.00	\$12.00	\$12.00	\$17.28	\$12.00	\$12.00	\$20.43	\$34.57	\$30.65	\$14.58	\$30.65	\$51.85	\$13.28	\$19.45	\$40.87	\$69.14	\$16.60	\$24.31	\$51.08	\$86.42
25	\$12.00	\$12.00	\$12.00	\$17.15	\$12.00	\$12.00	\$19.99	\$34.30	\$29.99	\$14.48	\$29.99	\$51.44	\$13.04	\$19.31	\$39.99	\$68.59	\$16.30	\$24.14	\$49.98	\$85.74
26	\$12.00	\$12.00	\$12.00	\$16.85	\$12.00	\$12.00	\$19.37	\$33.71	\$29.06	\$14.84	\$29.06	\$50.56	\$13.20	\$19.78	\$38.75	\$67.42	\$16.50	\$24.73	\$48.43	\$84.27
27	\$12.00	\$12.00	\$12.00	\$16.55	\$12.00	\$12.00	\$18.72	\$33.10	\$28.08	\$15.52	\$28.08	\$49.65	\$13.63	\$20.69	\$37.43	\$66.20	\$17.03	\$25.86	\$46.79	\$82.75
28	\$12.00	\$12.00	\$12.00	\$16.30	\$12.00	\$12.00	\$18.08	\$32.61	\$27.11	\$16.39	\$27.11	\$48.91	\$14.17	\$21.86	\$36.15	\$65.22	\$17.71	\$27.32	\$45.19	\$81.52
29	\$12.00	\$12.00	\$12.00	\$16.09	\$12.00	\$12.00	\$17.42	\$32.18	\$26.13	\$17.48	\$26.13	\$48.27	\$14.84	\$23.30	\$34.84	\$64.36	\$18.54	\$29.13	\$43.55	\$80.45
30	\$12.00	\$12.00	\$12.00	\$15.96	\$12.00	\$12.00	\$16.81	\$31.91	\$25.22	\$18.68	\$25.22	\$47.87	\$15.55	\$24.91	\$33.63	\$63.82	\$19.44	\$31.13	\$42.04	\$79.78
31	\$12.00	\$12.00	\$12.00	\$15.93	\$12.00	\$12.00	\$16.33	\$31.86	\$24.49	\$19.99	\$24.49	\$47.79	\$16.33	\$26.65	\$32.65	\$63.72	\$20.41	\$33.31	\$40.81	\$79.66
32	\$12.00	\$12.00	\$12.00	\$15.99	\$12.00	\$12.00	\$15.97	\$31.98	\$23.95	\$21.46	\$23.95	\$47.97	\$17.23	\$28.61	\$31.93	\$63.95	\$21.54	\$35.76	\$39.92	\$79.94
33	\$12.00	\$12.00	\$12.00	\$16.11	\$12.00	\$12.00	\$15.39	\$32.23	\$23.62	\$23.08	\$23.62	\$48.34	\$18.27	\$30.77	\$31.49	\$64.45	\$22.84	\$38.46	\$39.36	\$80.56
34	\$12.00	\$12.00	\$12.00	\$16.34	\$12.00	\$12.00	\$16.68	\$32.67	\$23.53	\$25.02	\$23.53	\$49.01	\$19.57	\$33.36	\$31.38	\$65.35	\$24.47	\$41.69	\$39.22	\$81.68
35	\$12.00	\$12.00	\$12.00	\$16.70	\$12.00	\$12.00	\$18.30	\$33.40	\$23.73	\$27.45	\$23.73	\$50.11	\$21.27	\$36.60	\$31.64	\$66.81	\$26.58	\$45.75	\$39.55	\$83.51
36	\$12.00	\$12.00	\$12.00	\$17.23	\$12.00	\$12.00	\$20.16	\$34.46	\$24.19	\$30.24	\$24.19	\$51.69	\$23.21	\$40.32	\$32.26	\$68.92	\$29.01	\$50.40	\$40.32	\$86.14

Initial premium rates which apply on the date of this PDS. Renewable premium rates for ages 56-69 are available on request.

Premium rates table

Amount of benefit	\$100,000						\$200,000						\$300,000						\$400,000						\$500,000													
	Female			Male			Female			Male			Female			Male			Female			Male			Female			Male										
	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker	Non smoker	Smoker										
37	\$12.00	\$12.00	\$12.00	\$17.94	\$12.64	\$22.15	\$35.88	\$18.96	\$33.23	\$24.91	\$53.82	\$25.28	\$44.30	\$33.21	\$71.75	\$31.59	\$55.38	\$41.51	\$89.69	\$12.00	\$12.00	\$12.00	\$18.81	\$13.79	\$24.40	\$37.62	\$20.69	\$36.60	\$25.83	\$56.43	\$27.59	\$48.79	\$34.44	\$75.23	\$34.48	\$60.99	\$43.05	\$94.04
38	\$12.00	\$12.00	\$12.00	\$19.84	\$15.13	\$27.01	\$39.69	\$22.70	\$40.52	\$26.96	\$59.53	\$30.27	\$54.02	\$35.94	\$79.37	\$37.83	\$67.53	\$44.93	\$99.22	\$12.00	\$12.00	\$12.00	\$19.84	\$15.13	\$27.01	\$39.69	\$22.70	\$40.52	\$26.96	\$59.53	\$30.27	\$54.02	\$35.94	\$79.37	\$37.83	\$67.53	\$44.93	\$99.22
39	\$12.00	\$13.51	\$12.00	\$21.06	\$16.58	\$29.86	\$42.12	\$24.87	\$44.79	\$28.30	\$63.18	\$33.16	\$59.72	\$37.74	\$84.24	\$41.45	\$74.65	\$47.17	\$105.30	\$12.00	\$14.93	\$12.00	\$22.38	\$18.07	\$32.80	\$44.77	\$27.11	\$49.21	\$29.78	\$67.15	\$36.14	\$65.61	\$39.71	\$89.54	\$45.18	\$82.01	\$49.63	\$111.92
40	\$12.00	\$16.40	\$12.00	\$22.38	\$18.07	\$32.80	\$47.60	\$29.48	\$53.87	\$31.39	\$71.40	\$39.31	\$71.82	\$41.85	\$95.20	\$49.14	\$89.78	\$52.31	\$118.99	\$12.00	\$17.96	\$12.00	\$23.80	\$19.65	\$35.91	\$47.60	\$29.48	\$53.87	\$31.39	\$71.40	\$39.31	\$71.82	\$41.85	\$95.20	\$49.14	\$89.78	\$52.31	\$118.99
41	\$12.00	\$17.96	\$12.00	\$25.40	\$21.33	\$39.16	\$50.79	\$31.99	\$58.74	\$33.25	\$76.19	\$42.66	\$78.32	\$44.33	\$101.58	\$53.32	\$97.90	\$55.41	\$126.98	\$12.00	\$19.58	\$12.00	\$25.40	\$21.33	\$39.16	\$50.79	\$31.99	\$58.74	\$33.25	\$76.19	\$42.66	\$78.32	\$44.33	\$101.58	\$53.32	\$97.90	\$55.41	\$126.98
42	\$12.00	\$19.58	\$12.00	\$27.26	\$23.06	\$42.52	\$54.52	\$34.59	\$63.78	\$35.46	\$81.78	\$46.12	\$85.05	\$47.28	\$109.04	\$57.65	\$106.31	\$59.10	\$136.30	\$12.00	\$21.26	\$12.00	\$27.26	\$23.06	\$42.52	\$54.52	\$34.59	\$63.78	\$35.46	\$81.78	\$46.12	\$85.05	\$47.28	\$109.04	\$57.65	\$106.31	\$59.10	\$136.30
43	\$12.00	\$21.26	\$12.00	\$29.44	\$24.94	\$46.15	\$58.88	\$37.41	\$69.23	\$38.14	\$88.32	\$49.87	\$92.31	\$50.85	\$117.77	\$62.34	\$115.38	\$63.56	\$147.21	\$12.00	\$23.08	\$12.71	\$29.44	\$24.94	\$46.15	\$58.88	\$37.41	\$69.23	\$38.14	\$88.32	\$49.87	\$92.31	\$50.85	\$117.77	\$62.34	\$115.38	\$63.56	\$147.21
44	\$12.47	\$23.08	\$12.71	\$31.94	\$27.03	\$50.10	\$63.88	\$40.55	\$75.15	\$41.37	\$95.82	\$54.06	\$100.20	\$55.16	\$127.76	\$67.58	\$125.25	\$68.95	\$159.70	\$13.52	\$25.05	\$13.79	\$31.94	\$27.03	\$50.10	\$63.88	\$40.55	\$75.15	\$41.37	\$95.82	\$54.06	\$100.20	\$55.16	\$127.76	\$67.58	\$125.25	\$68.95	\$159.70
45	\$13.52	\$25.05	\$13.79	\$34.77	\$29.34	\$54.29	\$69.54	\$44.01	\$81.43	\$45.16	\$104.31	\$58.69	\$108.57	\$60.21	\$139.08	\$73.36	\$135.71	\$75.26	\$173.85	\$14.67	\$27.14	\$15.05	\$34.77	\$29.34	\$54.29	\$69.54	\$44.01	\$81.43	\$45.16	\$104.31	\$58.69	\$108.57	\$60.21	\$139.08	\$73.36	\$135.71	\$75.26	\$173.85
46	\$14.67	\$27.14	\$15.05	\$38.09	\$31.82	\$58.64	\$76.17	\$47.73	\$87.97	\$49.63	\$114.26	\$63.64	\$117.29	\$66.18	\$152.34	\$79.55	\$146.61	\$82.72	\$190.43	\$15.91	\$29.32	\$16.54	\$38.09	\$31.82	\$58.64	\$76.17	\$47.73	\$87.97	\$49.63	\$114.26	\$63.64	\$117.29	\$66.18	\$152.34	\$79.55	\$146.61	\$82.72	\$190.43
47	\$15.91	\$29.32	\$16.54	\$41.93	\$34.44	\$63.21	\$83.86	\$51.67	\$94.81	\$54.83	\$125.79	\$68.89	\$126.41	\$73.11	\$167.73	\$86.11	\$158.02	\$91.39	\$209.66	\$17.22	\$31.60	\$18.28	\$41.93	\$34.44	\$63.21	\$83.86	\$51.67	\$94.81	\$54.83	\$125.79	\$68.89	\$126.41	\$73.11	\$167.73	\$86.11	\$158.02	\$91.39	\$209.66
48	\$17.22	\$31.60	\$18.28	\$46.17	\$37.23	\$67.99	\$92.35	\$55.85	\$101.98	\$60.62	\$138.52	\$74.47	\$135.97	\$80.83	\$184.70	\$93.08	\$169.97	\$101.03	\$230.87	\$18.62	\$33.99	\$20.21	\$46.17	\$37.23	\$67.99	\$92.35	\$55.85	\$101.98	\$60.62	\$138.52	\$74.47	\$135.97	\$80.83	\$184.70	\$93.08	\$169.97	\$101.03	\$230.87
49	\$18.62	\$33.99	\$20.21	\$50.93	\$40.21	\$72.93	\$101.87	\$60.31	\$109.39	\$67.27	\$152.80	\$80.41	\$145.85	\$89.69	\$203.74	\$100.52	\$182.31	\$112.11	\$254.67	\$20.10	\$36.46	\$22.42	\$50.93	\$40.21	\$72.93	\$101.87	\$60.31	\$109.39	\$67.27	\$152.80	\$80.41	\$145.85	\$89.69	\$203.74	\$100.52	\$182.31	\$112.11	\$254.67
50	\$20.10	\$36.46	\$22.42	\$56.43	\$43.43	\$78.12	\$112.85	\$65.15	\$117.18	\$75.20	\$169.28	\$86.87	\$156.25	\$100.27	\$225.71	\$108.58	\$195.31	\$125.34	\$282.14	\$21.72	\$39.06	\$25.07	\$56.43	\$43.43	\$78.12	\$112.85	\$65.15	\$117.18	\$75.20	\$169.28	\$86.87	\$156.25	\$100.27	\$225.71	\$108.58	\$195.31	\$125.34	\$282.14
51	\$21.72	\$39.06	\$25.07	\$62.62	\$47.07	\$83.91	\$125.24	\$70.61	\$125.87	\$84.52	\$187.86	\$94.14	\$167.83	\$112.70	\$250.47	\$117.68	\$209.78	\$140.87	\$313.09	\$23.54	\$41.96	\$28.17	\$62.62	\$47.07	\$83.91	\$125.24	\$70.61	\$125.87	\$84.52	\$187.86	\$94.14	\$167.83	\$112.70	\$250.47	\$117.68	\$209.78	\$140.87	\$313.09
52	\$23.54	\$41.96	\$28.17	\$69.34	\$51.41	\$90.76	\$138.68	\$77.12	\$136.15	\$95.16	\$208.02	\$102.82	\$181.53	\$126.87	\$277.37	\$128.53	\$226.91	\$158.59	\$346.71	\$25.71	\$45.38	\$31.72	\$69.34	\$51.41	\$90.76	\$138.68	\$77.12	\$136.15	\$95.16	\$208.02	\$102.82	\$181.53	\$126.87	\$277.37	\$128.53	\$226.91	\$158.59	\$346.71
53	\$25.71	\$45.38	\$31.72	\$76.41	\$56.73	\$99.00	\$152.82	\$85.09	\$148.50	\$107.02	\$229.22	\$113.46	\$197.99	\$142.69	\$305.63	\$141.82	\$247.49	\$178.37	\$382.04	\$28.36	\$49.50	\$35.67	\$76.41	\$56.73	\$99.00	\$152.82	\$85.09	\$148.50	\$107.02	\$229.22	\$113.46	\$197.99	\$142.69	\$305.63	\$141.82	\$247.49	\$178.37	\$382.04
54	\$28.36	\$49.50	\$35.67																																			
55																																						

Initial premium rates which apply on the date of this PDS. Renewable premium rates for ages 56-69 are available on request.

Calculator – How much cover will you need?

To estimate the amount of cover you require, complete the table below

Day to Day expenses

The lump sum your family and dependants would need to live on (eg multiply your income by a number of years).

Mortgage

Your outstanding mortgage balance

Loans & Debts

Other outstanding loans and debts not already covered

Education for your children

Funeral expenses

Rainy Day Fund

An amount to be set aside for unforeseen events

Other

Total

Application for Term Life

St Andrew's Life Insurance Pty Ltd. ABN 98 105 176 243. AFSL 281731. Application for Term Life (Maximum Insurance \$500,000)

The Product Disclosure Statement (PDS) accompanying this Application for Term Life was completed on 1 June 2017.

Please return this document via FREE post to Reply Paid 7395, Cloisters Square WA 6850

Name of Financial Institution that referred you to Term Life

Term Life cover required

\$100,000 \$200,000 \$300,000 \$400,000 \$500,000

Life insured details (as the Insured)

Mr Mrs Ms Miss

First Names Surname

Date of birth

Postal Address

Post code Daytime contact number Email

PART 1 – Nomination of beneficiaries

I nominate the following beneficiaries to receive the specified proportion of the benefit payable at my death:

Full name	Address	Relationship to you	Proportion of benefit (%)
<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"/>

PART 2 – Personal statement

a) Are you an Australian citizen or do you hold permanent residency in Australia? Yes No

b) What is your occupation?

What is your industry?

c) Have you smoked any substance at all in the last 12 months? Yes No

d) What is your height? cms What is your weight? kgs

PART 3 – Medical details

Have you ever sought or do you intend to seek medical advice or treatment from a doctor or other health professional for any of the following conditions? (Conditions that are not current or were less than one month's duration and requiring no ongoing medication or treatment can be disregarded).

	Yes	No
a) Cancer, lump, cyst or tumour, leukaemia or melanoma?	<input type="checkbox"/>	<input type="checkbox"/>
b) Heart or cardiovascular disease chest pain, heart attack, heart murmur stroke or circulatory disease?	<input type="checkbox"/>	<input type="checkbox"/>
c) High blood pressure, high cholesterol or an abnormal blood test (such as Hepatitis B or C, HIV, AIDS)?	<input type="checkbox"/>	<input type="checkbox"/>
d) Diabetes, autoimmune, or thyroid disorder?	<input type="checkbox"/>	<input type="checkbox"/>
e) Asthma or other respiratory disease?	<input type="checkbox"/>	<input type="checkbox"/>
f) Alcohol or drug use?	<input type="checkbox"/>	<input type="checkbox"/>
g) Epilepsy, stress, anxiety, depression, mental or nervous system disorder?	<input type="checkbox"/>	<input type="checkbox"/>
h) Multiple sclerosis, muscular dystrophy or motor neurone disease?	<input type="checkbox"/>	<input type="checkbox"/>
i) Disorder of the liver, kidney, bladder, ovary, prostate or any part of the reproductive system, bowel or stomach?	<input type="checkbox"/>	<input type="checkbox"/>
j) Any other medical condition not mentioned above?	<input type="checkbox"/>	<input type="checkbox"/>
k) During the last five years have you had any examination, received treatment or advice from a medical practitioner or other health professional, been hospitalised, advised that you need surgery, had any blood tests or other tests (such as x-rays, an ECG or genetic tests), taken any medication (whether prescribed or not) or been in a high risk group for contracting the HIV virus?	<input type="checkbox"/>	<input type="checkbox"/>

PART 4 – Medical information

If you have answered Yes to any question in PART 3, please provide full details below. Please attach, sign and date additional sheets if the space provided is insufficient.

Question	Name of condition/test	Date of diagnosis/test	Degree of recovery (%)	Details of treatment/test/result	Date of last symptoms	Full name, address and phone number of doctor consulted (hospital attended)
<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"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Application for Term Life (continued)

PART 5 – Activities

Do you take part, or intend to take part in any of the following activities?

Aviation (other than as a passenger on a commercial airline), skydiving, parachuting, hang gliding, motor sports, diving, climbing or caving?

Yes No

If Yes, please advise:

Name of activity?	
Number of hours per annum?	
Are you a professional or amateur?	
Maximum, speed, depth, height?	

Declaration & Acknowledgement

I declare that:

- I have read and understood the information provided in the Term Life PDS including the section titled 'Your duty of disclosure'; and
- All the statements and answers on this Application (and in any additional information that I have provided), are true and complete to the best of my knowledge and belief.

I understand that:

- St Andrew's is entitled to rely on the information I provide when issuing a policy;
- St Andrew's may clarify information on this application with me by telephone or in writing;
- My failure to provide or disclose any material information may prejudice the rights of any person to claim under the policy;
- The effect of non-disclosure or misrepresentation may be that the policy is voided;
- The insurance applied for does not begin until St Andrew's approves my Application;
- Premiums for the insurance I have applied for will be collected as I have authorised by way of the Direct Debit Request below; and
- I have read the section titled Your Privacy within the PDS and agree to consent to the use, storage, maintenance and disclosure of my personal information (including health information) as detailed in that document.

Is there any additional information we should be aware of? Please attach, sign and date additional sheets if the space provided is insufficient.

Your signature (as the Insured)

Date

Direct Debit Request

Name

I/We authorise and request St Andrew's Australia Services Pty Ltd (User ID 110194) ("Debit User") until further notice, to arrange for my/our nominated account to be debited with any amounts which the Debit User may debit me/our through the Direct Debit System and as prescribed in the Bulk Electronic Clearing System ("BECS");

The Schedule

Account Name Financial Institution Branch Name

BSB Number Account Number

Note: Direct Debiting is not available on the full range of accounts. If in doubt please contact your Financial Institution.

I/We have read the Direct Debit Request Service Agreement in the Term Life PDS and agree to its terms and authorise that it remain in force until cancelled, deferred or otherwise altered in accordance with its terms.

Signature Date Signature Date

Note: Please ensure the account details are correct and that this request is signed by the required number of signatories. For example if it is a joint account all signatures may be required. If in doubt please contact your Financial Institution.

Complete this section if paying by credit card (note: Diners Club cards are not accepted).

<input type="checkbox"/> MasterCard	Card Number	<input type="text"/>
<input type="checkbox"/> Visa Card	Card Holder Name	<input type="text"/>
	Expiry date	<input type="text"/>
<input type="checkbox"/> American Express	Card Holder Signature	<input type="text"/>
	Date	<input type="text"/>

Office use only

Staff Number Branch Number



ST ANDREW'S INSURANCE LIFE PTY LTD ABN 98 105 176 243

PO Box 7395 Cloisters Square Western Australia 6850

Telephone: 1300 734 877 Facsimile: 1300 720 722

Email: standrews@standrews.com.au

Website: www.standrews.com.au