



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 form can be used in relation to your 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.

This form 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.

To establish the adviser authority, all policy owners, lives insured and their adviser need to complete and sign this 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 further below 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.

PRIVACY NOTIFICATION

Personal and 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 and sensitive 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 information to us or your adviser (and the licensed dealer or broker 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 and sensitive information as described in the AIA Australia Privacy Policy as updated from time to time on our website, including the exchange with third parties located in Australia and overseas. 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 333 613 and we can take reasonable steps to correct the personal information. Where you provide us with personal and sensitive 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.

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 below, this authority will terminate.
- If the adviser nominated below 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 below 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.
- Individuals signing this form agree that they have read and consented to the handling, collection use and disclosure of their personal and sensitive information (including exchange of information with parties located in Australia and overseas) in the manner described in the AIA Australia Privacy Policy as summarised in the "Privacy Notification" section on this form.

POLICY OWNER/S AND LIVES INSURED DECLARATION

- I/We jointly and severally 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 acting on instructions received from the adviser nominated below.
- 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 below.
- I/We have read and agree with the information in this section of the application, including the important notes, the general terms and this declaration. I/We appoint the adviser nominated below to instruct AIA Australia in accordance with the information contained in this form 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.

Signing instructions:

If this authority relates to multiple policies that are owned by different policy owners or that cover more than one life insured, each relevant policy owner and life insured needs to sign this authority form.

If a policy owner is a company (including a corporate trustee), the form should be signed on its behalf 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.

If the policy owner is one or more individual trustees, this form should be signed either by: (1) All individual trustees; or (2) for single member fund, a minimum of 2 individual trustees.

If the policy owner is a large corporate superannuation fund, the lives insured can sign this form. The authority will then have effect if AIA Australia (under its agreements with the superannuation fund trustee) is allowed to act on instructions from the lives insured.

Please provide at least one policy number to identify each policy owner and life insured to which this authority relates:

Policy number(s):

Note, this authority applies to all the policies described at the beginning of this form as being 'your policies'.

Policy owner full name:

Policy owner signature: Date:

Policy owner full name:

Policy owner signature: Date:

Policy owner full name:

Policy owner signature: Date:

Policy owner full name:

Policy owner signature: Date:

Policy owner full name:

Policy owner signature: Date:

Life insured full name:

Life insured signature: Date:

Life insured full name:

Life insured signature: Date:

Life insured full name:

Life insured signature: Date:

ADVISER DECLARATION

- I confirm I have fully explained to each policy owner and each life insured the consequences and implications of this Financial Adviser Authority.
- I confirm that where I am instructed by the policy owner or life insured to vary their policy pursuant to this authority, I agree to remind the policyholder of their duty, prior to making any changes to their insurance policy, to disclose to AIA Australia every matter which the policy owner or life insured, or a reasonable person in their position, know to be a matter relevant to AIA Australia's decision to accept the variation.
- 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 form.
- I have read and agree with the information in this section of the application, 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 name:

Adviser Firm:

Adviser Code:

Dealer Group:

Adviser signature:

Date: