



For the policy owner/member to complete and sign

Please only complete the sections of this form which are relevant to the alteration you require.

AXA will not be able to process your request unless mandatory sections 1 and 14 are complete.

Completing this form changes your superannuation/insurance benefits. We recommend that you speak to your financial adviser before you make any changes to your contributions/premiums.

This form is applicable to the following products:

Superannuation	Goldline	Personal Superannuation Plan
	Provider	Personal Retirement Plan Top up Retirement Plan
	Accelerator Flexipol	Personal Superannuation Plan Personal Superannuation Plan
Non-superannuation	Goldline	Savings and Protection Plan
	Provider	Protection and Savings Plan Special Purpose Plan
	Accelerator	Savings Plan
	Flexipol	Savings Plan

1 Personal details (mandatory section)

Policy number

Mr Mrs Miss Ms Other please specify

Name of policy owner/member

Date of birth

Street number and name

Town/Suburb

State

Postcode

2 Regular contribution/premium

Only complete this section if you would like to change the amount of the contribution/premium that you regularly pay into your policy.

Increase regular contribution/premium to \$ per year.

For further information on the fees associated with increases, please refer to section 11 Fees.

Decrease regular contribution/premium to \$ per year.

If you stop paying your contributions/premiums, your policy becomes a paid-up policy. For further details on paid-up policies please refer to section 9 Alteration to paid-up policy.

For superannuation only:

Contribution source:

Member (all contributions are automatically applied as member, non concessional)

or

Employer (all contributions are automatically applied as employer concessional)

If source is employer, is it Super Guarantee? Yes No

If your contributions are quarterly, half-yearly or yearly, the increased amount will start on the next due date.

If you would like the increased amount to begin immediately please contact AXA's Customer Service Centre on 1300 300 798.

3 Alter term/selected retirement age

Only complete this section if you would like to change the age at which you wish to retire.

Selected retirement age years

4 CPI options

Only complete this section if you would like to add or remove the annual CPI increase on your policy.

Remove annual CPI increase

or

Add annual CPI increase

To be removed from or reinstated to:

Savings component only Insurance component only Savings and insurance components

5 Payment of contribution/premium

Please complete this section if you would like to change frequency or method of payment or if you have selected to reinstate your paid-up policy. You may change as many options as necessary.

Change contribution/premium payer to (eg new employer):

New contribution/premium payer

Address

Change payment to:

Direct: (a contribution/premium notice will be issued for payment by cheque, BPAY or credit card)

Quarterly Half yearly Yearly

or

Direct debit:

Fortnightly Monthly Quarterly Half yearly Yearly

If you are requesting a direct debit payment method for the first time, you also need to complete an authority form. AXA will be unable to complete the request until we receive all information. Direct debit transactions are only available through an Australian bank account.

If you intend making less frequent payments please ensure your account balance is sufficient to cover any fees and insurance costs that fall due before the next payment date.

To change the contribution/premium payment date please specify a date for the next payment which falls between 1st and 28th of any month

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If you would like the above changes linked to other policies, please list the policy number and the name of the policyholder

Policy number

Name of life Insured/member

6 Single contribution/premium/rollover or transfer*

Only complete this section if you would like to make a one off contribution/premium.

I wish to make a lump sum contribution/premium payment of \$ (minimum of \$500.00 for single premium additions)

For further information on the fees associated with single contributions and premium payments, please refer to section 11 Fees.

If this is a personal or employer contribution, please indicate how the payment will be made.

cheque enclosed for the nominated lump sum amount.

or

Please debit my Bankcard MasterCard Visa.

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Credit card number

Expiry date

Cardholder name

Cardholder signature

For superannuation only:

This lump sum represents:

a personal (after tax) contribution#

a rollover or transfer of a superannuation benefit**

an employer contribution#

* Members must have an existing policy capable of accepting these contributions. Only Provider clients may open a new linked policy.

** If selected please attach a copy of your rollover statement or transfer documentation.

If we do not hold your tax file number (TFN), you may pay tax at a higher rate than necessary on both contributions and any benefits received, and you may not be able to make any personal contributions. If you wish to provide your TFN please call AXA's Customer Service Centre on 1300 300 798.

7 Insurance

Only complete this section if you would like to change the insurance cover associated with your policy. Please note that changes to policy conditions may impact premiums and benefits.

Insurance type	Life insured	Change sum insured to	Change term to (cease age)	Revised yearly premium	Cancel cover
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/> or	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/> or	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/> or	\$ <input type="text"/>	<input type="checkbox"/>

Changes can only be made to existing insurance cover only. New insurance cover can not be added to your policy.

Cancelling your insurance cover will not alter your policy to paid-up status. To alter your policy to paid-up status, please complete section 9 Alteration to paid-up policy.

If all or any insurance cover is cancelled, you will be unable to reinstate that cover on this policy.

Any increase to cover will be subject to standard underwriting assessment.

If you require a Personal Statement please contact your financial adviser or AXA's Customer Service Centre on 1300 300 798.

8 Change of portfolio details*

Only complete this section if you would like to direct contributions/premiums to a new portfolio or switch amounts held between portfolios.

This section does not apply to Flexipol products.

Portfolio	Product	New saving allocation % Future contribution**	Lump sum amount# (current balance switch)	
			From	To
Cash	All	<input type="text"/> %	\$ <input type="text"/>	\$ <input type="text"/>
Matched/Balanced	All	<input type="text"/> %	\$ <input type="text"/>	\$ <input type="text"/>
Managed	All	<input type="text"/> %	\$ <input type="text"/>	\$ <input type="text"/>
Property	(G) (A)	<input type="text"/> %	\$ <input type="text"/>	\$ <input type="text"/>
Equity	(G) (A)	<input type="text"/> %	\$ <input type="text"/>	\$ <input type="text"/>
Capital/Fully Guaranteed	(G) (A)	<input type="text"/> %	\$ <input type="text"/>	\$ <input type="text"/>
Secure	(P)	<input type="text"/> %	\$ <input type="text"/>	\$ <input type="text"/>
Balanced	(P)	<input type="text"/> %	\$ <input type="text"/>	\$ <input type="text"/>
		100%	\$ <input type="text"/>	\$ <input type="text"/> = \$0

Product: All = P, G, A (excludes Flexipol), Provider (P), Goldline (G) and Accelerator (A)

* Buy-sell margins will apply to switches

** A minimum saving allocation of 10 per cent is required if investing in a new portfolio.

Minimum switch amount is \$500, minimum of \$100 to remain in each existing portfolio after a switch.

9 Paid-up policy

Only complete this section if you no longer wish to make regular premium payments and make your policy a paid-up policy.

On cessation of premiums:

- Maintain sum insured* or Cancel the following insurance cover:
- Death (if death insurance is cancelled, any disablement and/or trauma held will also be cancelled)
 - Disablement
 - Trauma (not applicable for super)

* Insurance charges will be debited from the account balance if insurance is maintained.

Conditions

- Premium payment notices and any direct debit arrangements will cease.
- If all or any insurance cover is cancelled, you will be unable to reinstate that cover on this policy.
- The option to vary the period in which the sum insured (Death/Disablement) is applicable, will cease to be exercisable.
- The options to exercise the 'Benefit Booster Option' and 'Cover Booster Option' will cease.
- If Death insurance is deleted, Disablement insurance and or Trauma insurance cannot be maintained as standalone covers.
- All other conditions of the policy will remain unchanged.

10 Reinstatement of paid-up policy

Only complete this section if you wish to begin paying contributions again.

- recommence regular contributions by **reinstating previously established** payment terms
- recommence regular contributions by **establishing new** payment terms (please complete section 5 Payment of premium)

Contractual premium will be automatically reinstated to what it was before the policy was changed to paid-up. If you wish to reduce the annual contractual premium, minimums that apply are: Provider – \$600, Flexipol – \$150, Accelerator – \$300, Goldline superannuation – \$700, Goldline non-superannuation – \$500. If you wish to increase the annual contractual premium, increased charges may apply – please refer to section 11 Fees for details.

11 Fees

Please consider the following fees in relation to any of the changes you are requesting in this form. These fees are current as at 1 April 2009. This includes an alteration to regular contribution/premium (see section 2), and single contribution (see section 6).

Charges applicable to regular contribution/premium increases

Provided below is a summary of fees and charges that apply to increases. These fees and charges vary according to product.

		Establishment fee and recovery of initial expenses*
Provider	Protection & Savings Plan	35% of savings increase
	Personal Retirement Plan	55% of savings increase
	Special Purpose Plan	5% of savings increase
	Top-up Retirement Plan	6% of savings increase
Goldline	Personal Superannuation Plan with insurance	61.6% of increase to contractual premium
	Personal Superannuation Plan with no insurance	55% of increase to contractual premium
	Savings & Protection Plan with insurance	39% of increase to contractual premium
	Savings & Protection Plan with no insurance	35% of increase to contractual premium
Flexipol	Personal Superannuation Plan	3.6% of increase to contractual premium. Charged each month for 12 months if age 51 and over. Charged each month for 24 months if age 50 and under.
	Savings Plan	3.6% of increase to contractual premium Charged each month for 12 months if age 51 and over. Charged each month for 24 months if age 50 and under.

* This is a once only charged fee and does not continue on an annual basis. Normal on-going charges will apply to increases

Charges applicable to a single contribution/premium

		Single premium charge*
Provider	Protection & Savings Plan	5% of single premium addition
	Personal Retirement Plan	6% of single premium addition
	Special Purpose Plan	5% of single premium addition
	Top-up Retirement Plan	6% of single premium addition
Goldline	Personal Superannuation Plan with insurance	5% of single premium addition
	Personal Superannuation Plan with no insurance	5% of single premium addition
	Savings & Protection Plan with insurance	5% of single premium addition
	Savings & Protection Plan with no insurance	5% of single premium addition
Accelerator	Personal Superannuation Plan	5% of single premium addition
	Savings Plan	5% of single premium addition
Flexipol	Personal Superannuation Plan	6% of single premium addition
	Savings Plan	5% of single premium addition

* Includes 3% adviser commission

12 What is paid to your adviser?

Your financial adviser is a valuable resource available to you and can help you understand how investments work, how to get the most from your superannuation, and can also provide advice and guidance about other financial and insurance matters to suit your individual circumstances. Your financial adviser may receive remuneration for their services which they use to meet various expenses and also rely on it as income. Your financial adviser can choose to reduce the amount of remuneration paid to less than the maximum. For further detail, contact AXA's Customer Service Centre on 1300 300 798.

