

This application form should be used if you wish to increase your current funeral benefit. To obtain an additional funeral benefit up to a maximum benefit value of \$20,000 (excluding any ex gratia payments), you may pay a lump sum or increase your membership fees. Accidental cover only for the first two years. Important information is provided in the Funeral Benefit Cover & Additional Cover Tables. Attached to this application is the Combined Financial Services Guide & Product Disclosure Statement.

STEP 1 - PERSONAL DETAILS

Membership Number			
Title	Given Name(s)	Surname	
Date of Birth	Address		
Suburb	State	Postcode	
Email Primary			
Email Secondary			
Phone Number	Work Number	Mobile	

STEP 2 - METHOD OF PAYMENT

Fortnightly Payment Amount

Additional Funeral Benefit Requested \$	
Additional Funeral Benefit Payment \$	PLUS Existing Payments of \$ per fortnight
Total Fortnightly Funeral Benefit Payment \$	Total Funeral Benefit \$
If payroll deductions are not available an annual or quarterly payment by credit card or bank debit is available. Please complete a Direct Debit Authority for a credit card payment.	
Annual Amount \$	Quarterly Amount \$

STEP 3 Please read the declaration and sign below

I wish to apply for membership (or apply for additional cover) of the APS Benefits Group Ltd Funeral Benefit Fund. I confirm that the information completed is true and correct. I understand that the APS Benefits Group Ltd has not considered my financial situation, needs and objectives and my decision to apply for this cover is based on my understanding of the information I have received and read, including the APS Benefits Group Ltd Combined FSG/PDS. I understand that the cover will only be provided in the first 24 months in the event of accidental death only. I agree that any personal information can be collected, used and disclosed as prescribed in the Combined FSG/PDS.

Your signature Date/...../.....

p: (03) 9322 2000 or 1300 131 809 e: info@apsbenefitsgroup.com.au w: www.apsbenefitsgroup.com.au

440 William St, West Melbourne VIC 3003 (PO Box 326 North Melbourne VIC 3051)

ABN 64 077 846 809 AFSL No. 244115

STANDARD COVER			ADDITIONAL COVER		
Age Next Birthday	Funeral Cover for \$156 p.a. (from 01/02/14)	Funeral Cover for \$135.20 p.a. (to 01/02/14)	Additional Annual Premium per \$1,000	Additional Fortnightly Premium per \$1,000	Single Premium per \$1,000
17-25	15000	15000	10	0.40	187
26	14500	14540	10	0.40	192
27	13900	13890	10	0.40	198
28	13400	13270	10	0.40	204
29	12900	12660	11	0.40	210
30	12400	12070	11	0.40	216
31	11900	11500	12	0.50	223
32	11400	10950	12	0.50	230
33	10900	10420	13	0.50	237
34	10500	9910	14	0.50	244
35	10000	9420	14	0.50	251
36	9600	8940	15	0.60	259
37	9200	8480	16	0.60	267
38	8800	8040	17	0.70	276
39	8400	7620	18	0.70	284
40	8000	7210	19	0.70	293
41	7600	6820	20	0.80	302
42	7300	6440	21	0.80	312
43	6900	6080	22	0.80	321
44	6600	5740	24	0.90	331
45	6200	5400	25	1.00	342
46	5900	5080	27	1.00	352
47	5600	4770	28	1.10	363
48	5300	4480	30	1.20	374
49	5000	4190	32	1.20	385
50	4700	3920	34	1.30	397
51	4400	3650	37	1.40	408
52	4100	3400	40	1.50	420
53	3800	3160	43	1.70	433
54	3500	2920	46	1.80	445
55	3300	2690	50	1.90	458
56	3000	2500	54	2.10	470
57	2800	2330	58	2.20	483
58	2500	2150	63	2.40	497
59	2300	1970	69	2.70	510
60	2100	1790	75	2.90	523
61	1800	1620	83	3.20	537
62	1600	1440	94	3.60	550
63	1400	1270	106	4.10	564
64	1200	1090	124	4.80	578
65	1000	920	147	5.70	591
66	0	0	0	0	607
67	0	0	0	0	620
68	0	0	0	0	634
69	0	0	0	0	648
70*	0	0	0	0	661

STANDARD COVER			ADDITIONAL COVER		
Age Next Birthday	Funeral Cover for \$156 p.a. (from 01/02/14)	Funeral Cover for \$135.20 p.a. (to 01/02/14)	Additional Annual Premium per \$1,000	Additional Fortnightly Premium per \$1,000	Single Premium per \$1,000
71	0	0	0	0	675
72	0	0	0	0	688
73	0	0	0	0	702
74	0	0	0	0	715
75	0	0	0	0	728
76	0	0	0	0	740
77	0	0	0	0	753
78	0	0	0	0	765
79	0	0	0	0	777
80	0	0	0	0	789
81	0	0	0	0	801
82	0	0	0	0	812
83	0	0	0	0	824
84	0	0	0	0	835
85	0	0	0	0	846
86	0	0	0	0	857
87	0	0	0	0	868
88	0	0	0	0	880
89	0	0	0	0	892
90	0	0	0	0	905
91	0	0	0	0	917
92	0	0	0	0	928
93	0	0	0	0	937
94	0	0	0	0	945
95	0	0	0	0	952
96	0	0	0	0	957
97	0	0	0	0	963
98	0	0	0	0	967
99	0	0	0	0	971
100	0	0	0	0	975

* Funeral cover is FREE after you turn 70.

Dependant Child Cover is available @ \$1.50 per fortnight or \$39 per annum for \$7,000 funeral cover.

Accidental cover only for the first two years.

For more details consult the Combined Financial Services Guide and Product Disclosure Statement.

From age 66 funeral cover is available in a single premium in bundles of \$1,000 on application.