

2 Death or Death & Total Permanent Disablement (TPD) cover

Do you have existing Death or Death & TPD cover with TOWER?

No

Yes. If yes, what is your existing sum insured?

Death Cover \$

Death & TPD Cover \$

Please specify the total amount of cover you wish to apply for (including any existing cover):

	Fixed dollar cover		Nominated premium per week
<input type="checkbox"/> Total Death cover	\$ <input type="text"/>	Or	\$ <input type="text"/> . <input type="text"/>
<input type="checkbox"/> Total Death & TPD cover	\$ <input type="text"/>	Or	\$ <input type="text"/> . <input type="text"/>

Please note: TPD cover is unavailable without Death cover. You must apply for Death & TPD cover if you wish to have TPD cover. The TPD cover cannot exceed the amount of Death cover.

3 Income Protection cover

Do you have existing Income Protection with TOWER?

No

Yes. If yes, what is your existing cover?

Income level (% of salary)

Waiting period (days)

Benefit payment period

Do you wish to apply for income protection?

No (go to Step 4)

Yes.

Please note: Maximum benefit is 75% of salary or \$25,000 per month, whichever is the lesser.

Specify cover required (mandatory information)

Income level (% of salary)	<input type="checkbox"/> 50%	<input type="checkbox"/> 66 $\frac{2}{3}$ %	<input type="checkbox"/> 75%	<input type="checkbox"/> Other <input type="text"/> (up to 75%)
Waiting period (days)	<input type="checkbox"/> 30	<input type="checkbox"/> 60	<input type="checkbox"/> 90	
Benefit payment period	<input type="checkbox"/> 2 years	<input type="checkbox"/> 5 years	<input type="checkbox"/> to age 65	

Superannuation contributions benefit (optional)

Would you like the Superannuation Contributions benefit? Yes No

Income level (% of salary) % (up to 10% of your Declared Earned Income, limited to the actual level of contribution made)

