

Priority Protection discount case studies



Life's better with the right partner®



Case Study 1

Michael is a 44 year old male, non-smoker, who's an accountant. His adviser recommends that he take out life insurance with AIA Australia because they can provide a complete package for all his life insurance and health and wellbeing needs. Plus, with the new Bundled discount and AIA Vitality he can save on his premium.

Product	Priority Protection cover
Life Cover (super)	\$1,000,000
Total and Permanent Disablement (Any Occ) (super)	\$500,000
Crisis Recovery (via Superannuation PLUS)	\$250,000
Income Protection (super)	\$12,000 p/mth
Total yearly premium*	\$4,446.10
Bundled discount 12.5% off (on lump sum benefit)	-\$246.16
AIA Vitality discount 12.5% off (on lump sum benefit)	-\$215.39
Super rebate 15% off (only available on benefits inside super)	-\$469.25
Total premium after discounts	\$3,515.30

TOTAL SAVINGS
\$930.80

* Total premium includes: Victorian stamp duty, policy fee and AIA Vitality fee as well as initial selection discount and large sums insured discounts.

Assumptions: 30 day waiting period, Indemnity IP, benefit period up to age 65, adviser receives \$250 AIA Vitality activation fee, no commission dial up/down selected.



Case Study 2

Sally is a 39 year old female, non-smoker and a doctor. Her adviser recommends she take out life insurance with AIA Australia because they can provide a complete package for all her life insurance and health and wellbeing needs. Plus, with the new Bundled discount and AIA Vitality she can save on her premium.

Product	Priority Protection cover
Life Cover (super)	\$1,500,000
Total and Permanent Disablement (Any Occ) (super)	\$750,000
Crisis Recovery (via Superannuation PLUS)	\$250,000
Income Protection (super with linked Super Extras) with PLUS Optional (non super)	\$10,000 p/mth
Total yearly premium*	\$3,346.28
Bundled discount 12.5% off (on lump sum benefit)	-\$190.06
AIA Vitality discount 12.5% off (on lump sum benefit)	-\$166.30
Super rebate 15% off (only available on benefits inside super)	-\$284.78
Total premium after discounts	\$2,705.14

TOTAL SAVINGS
\$641.14

* Total premium includes: Victorian stamp duty, policy fee and AIA Vitality fee as well as initial selection discount and large sums insured discounts

Assumptions: 90 day waiting period, Indemnity IP, benefit period up to age 65, adviser receive \$250 AIA Vitality activation fee, no commission dial up/down selected.