

AIG Life Financial Evidence

Disability Income - Agreed Value

(1) Employed Persons			(2) Self Employed Persons		
Occupation Class	**Employed	Financial Evidence	Occupation Class	Self Employed	Financial Evidence
AAA	\$12,501	<ul style="list-style-type: none"> Income Tax Returns and Notice of Assessments for the last 2 years Statement of Assets & Liabilities (held personally or in Trust), from the insured's Accountant must also be submitted for cover \$15,001 or more 	AAA	\$10,001	<ul style="list-style-type: none"> Profit & Loss statements for the Business or practice (including any Trusts if applicable) for last 2 years Income Tax returns & Notice of Assessments for the insured and all business entities for last 2 years Statement of Assets & Liabilities (held personally or in Trust), from the insured's Accountant must also be submitted for cover of \$15,001 or more
AA	\$12,501		AA	\$10,001	
A	\$12,501		A	\$10,001	
B	\$10,001		B	\$6,001	
C	\$8,001		C	\$5,001	
D	N/A	N/A	D	N/A	N/A
E	N/A		E	N/A	

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Financial evidence must be provided for all applications where the proposed monthly benefit reaches or exceeds the levels shown in the table above.

*Employed person refers to employees who have no ownership interest in the organization by whom he/she is employed.

**Employed Person's only - 1 year's Income Tax Returns and Notice of Assessment can be submitted at the adviser's discretion at application stage, if cover is below the above thresholds, (optional only, not compulsory).

Important Notes:

- Financial evidence is based on total cover with all companies.
- Where Disability Income and Business Expenses combined **exceeds** \$20,000/month, Profit & Loss Statements for the last 2 years is required.
- Profit & Loss statement submitted should include the Trading Account and the Accountants Notes to and forming part of the Accounts.
Business Income Tax returns must also be submitted in addition to the Insured's individual Income Tax Returns.
- Agreed Value is not available for class D & E.
- Where the financial evidence above not received at application stage – financial proof of income will be required in the event of a claim.

