

May 2008

## Information for advisers

Aviva Protectionfirst policy range				
	Life	Recovery Money	Flexible Recovery Money	Stand Alone Recovery Money
<b>Benefits</b>	<ul style="list-style-type: none"> <li>Death Benefit</li> <li>Interim Accident Insurance</li> <li>Terminal Illness Benefit</li> <li>Funeral Assistance Benefit</li> </ul>	<ul style="list-style-type: none"> <li>Death Benefit</li> <li>Interim Accident Insurance</li> <li>Terminal Illness Benefit</li> <li>Funeral Assistance Benefit</li> <li>Critical Illness Benefit</li> </ul>	<ul style="list-style-type: none"> <li>Critical Illness Benefit and/or Disability Benefit</li> <li>Interim Accident Insurance</li> </ul>	<ul style="list-style-type: none"> <li>Critical Illness Benefit and/or Disability Benefit</li> <li>Interim Accident Insurance</li> </ul>
<b>Features</b>	<ul style="list-style-type: none"> <li>Indexation (CPI or 3%)</li> <li>Economiser Option (premium freeze)</li> <li>Future Insurability</li> <li>Guaranteed Renewable</li> <li>Superannuation Option</li> <li>Upgrade Guarantee</li> <li>Financial Planning Benefit^^</li> </ul>	<ul style="list-style-type: none"> <li>Indexation (CPI or 3%)</li> <li>Economiser Option</li> <li>Future Insurability</li> <li>Future Insurability – Critical Illness</li> <li>Guaranteed Renewable</li> <li>Upgrade Guarantee</li> <li>Financial Planning Benefit^^</li> </ul>	<ul style="list-style-type: none"> <li>Indexation (CPI or 3%)</li> <li>Economiser Option</li> <li>Future Insurability</li> <li>Future Insurability – Critical Illness</li> <li>Guaranteed Renewable</li> <li>Upgrade Guarantee</li> <li>Financial Planning Benefit^^</li> </ul>	<ul style="list-style-type: none"> <li>Economiser Option</li> <li>Indexation (CPI or 3%)</li> <li>Guaranteed Renewable</li> <li>Death Benefit (potential up to \$5,000)</li> <li>Upgrade Guarantee</li> <li>Future Insurability</li> <li>Financial Planning Benefit^^</li> </ul>
<b>Options (additional cost)</b>	<ul style="list-style-type: none"> <li>Disability Benefit (TPD)</li> <li>Disability Buy Back Option</li> <li>Waiver of Premium</li> <li>Business Protection Option (annual increase option for death and TPD cover free of medical ulw)</li> <li>Accidental Death Benefit</li> <li>Child's Critical Illness and Death Benefit</li> </ul>	<ul style="list-style-type: none"> <li>Disability Benefit</li> <li>Disability and Critical Illness Buy Back Options</li> <li>Waiver of Premium</li> <li>Occupationally Acquired Hepatitis B and C</li> <li>Business Protection Option</li> <li>Critical Illness Reinstatement Option</li> <li>Child's Critical Illness and Death Benefit</li> <li>Accidental Death Benefit</li> <li>Severe Illness Benefit</li> <li>Activities of Daily Living Benefit</li> </ul>	<ul style="list-style-type: none"> <li>Disability and Critical Illness Buy Back Options</li> <li>Waiver of Premium</li> <li>Occupationally Acquired Hepatitis B and C</li> <li>Business Protection Option</li> <li>Critical Illness Reinstatement Option</li> <li>Child's Critical Illness and Death Benefit</li> <li>Accidental Death Benefit</li> <li>Severe Illness Benefit</li> <li>Activities of Daily Living Benefit</li> </ul>	<ul style="list-style-type: none"> <li>Critical Illness Reinstatement Option (repurchase 100% of unrelated critical illness cover 12 months after a critical illness claim)</li> <li>Stand Alone TPD</li> <li>Occupationally Acquired Hepatitis B and C</li> <li>Child's Critical Illness and Death Benefit</li> <li>Severe Illness Benefit</li> <li>Business Protection option</li> <li>Waiver of Premium</li> </ul>
<b>Critical Illness Benefit</b>	n/a	<p>Provides a lump sum on the occurrence of any one of 34 specified Critical Illnesses.</p> <ul style="list-style-type: none"> <li>Aplastic Anaemia</li> <li>Benign Intracranial Tumour</li> <li>Blindness</li> <li>Cancer</li> <li>Cardiomyopathy</li> <li>Chronic Lung Disease</li> <li>Coma</li> <li>Coronary Artery By-Pass Surgery</li> <li>Coronary Artery Disease</li> <li>Deafness</li> <li>Dementia</li> <li>Encephalitis</li> <li>Heart Attack</li> <li>Heart Surgery</li> <li>Liver Disease</li> <li>Loss of Independent Existence</li> <li>Loss of Limbs (and/or Sight)</li> <li>Loss of Speech</li> <li>Major Burns</li> <li>Major Head Trauma</li> <li>Major Organ Transplant</li> <li>Medically Acquired HIV Infection</li> <li>Motor Neurone Disease</li> <li>Multiple Sclerosis</li> <li>Muscular Dystrophy</li> <li>Occupationally Acquired HIV Infection</li> <li>Open Heart Surgery</li> <li>Out of Hospital Cardiac Arrest</li> <li>Paralysis</li> <li>Parkinson's Disease</li> <li>Pneumectomy</li> <li>Primary Pulmonary Hypertension</li> <li>Renal Failure</li> <li>Stroke</li> </ul>		
<b>Issue Ages</b>	Death Benefit 11–70 next birthday Disability Benefit 17–64 next birthday	17–64 next birthday		
<b>Expiry Ages</b>	Death Benefit – 90 Disability Benefit – 90*	Death Benefit – 90 Disability Benefit – 90* Critical Illness Benefit – 90**		Critical Illness Benefit – 90** Disability Benefit – 90*
<b>Premium Frequency</b>	Monthly, Quarterly, Half-yearly or Yearly			
<b>Premium Options</b>	Stepped and Level premiums			
<b>Minimum Premium</b>	Stepped premium – not applicable if the sum insured is \$200,000 or greater. Otherwise, minimum is \$200 p.a. plus policy fee			
	Level premium – not applicable if the sum insured is \$500,000 or greater. Otherwise, minimum is \$500 p.a. plus policy fee			
<b>Minimum Sum Insured</b>	n/a	Critical Illness sum insured of \$10,000 applies to Recovery Money	Critical Illness sum insured of \$10,000 applies to Flexible Recovery Money	Critical Illness sum insured of \$10,000 applies to Stand Alone Recovery Money
<b>Maximum Sum Insured</b>	Death Benefit – no maximum Disability Benefit – \$5,000,000^	Death Benefit – no maximum Critical Illness Benefit – \$2,000,000 Disability Benefit – \$5,000,000^	Death Benefit – no maximum Critical Illness Benefit – \$2,000,000 Disability Benefit – \$5,000,000^	Critical Illness Benefit – \$2,000,000 Disability Benefit – \$3,000,000

\*Definition changes to Activities of Daily Living at age 65. \*\*Definition changes to Activities of Daily Living at age 70.

^For TPD insurance above \$3M, the Activities of Daily Living definition will apply. ^^Not available for superannuation policies.

### Aviva Protection – Income

**Gold and Excell are two levels of cover.**

<b>Benefits</b>	<ul style="list-style-type: none"> <li>• Total Disability Benefit (up to 75% of monthly earnings)</li> <li>• Partial Disability Benefit</li> <li>• Interim Accident Insurance</li> <li>• Death Benefit (six times monthly benefit max. \$60,000)</li> </ul> <p><b>Agreed Value and Indemnity definition versions of each of the Gold and Excell product exist. Agreed Value is guaranteed on production of financials at outset.</b></p>
<b>Features</b>	<ul style="list-style-type: none"> <li>• Indexation (CPI or 3%)</li> <li>• Guaranteed Yearly Renewable</li> <li>• Waiver of Premium</li> <li>• Recurrent Claim Benefit</li> <li>• Scheduled Injury Benefit</li> <li>• Upgrade Guarantee</li> <li>• Nursing Care Benefit*</li> <li>• Rehabilitation Income Benefit* (potential 50% increase in benefit)</li> <li>• Rehabilitation Expense Benefit* (potential expenses payments up to an additional value of six times the monthly benefit)</li> <li>• Critical Conditions Benefit* (31 specified Critical Illnesses)</li> <li>• Emergency Travel Benefit*</li> <li>• Spouse Accommodation Benefit*</li> <li>• Unemployment Waiver*</li> </ul>
<b>Optional (at no additional cost)</b>	<ul style="list-style-type: none"> <li>• Lump Sum Option</li> <li>• Superannuation Option** (you may hold your policy in a complying superannuation fund)</li> </ul>
<b>Optional (additional cost)</b>	<ul style="list-style-type: none"> <li>• Debt Replacement Benefit*</li> <li>• Superannuation Maintenance Benefit</li> <li>• Accident Benefit</li> <li>• Guaranteed Insurability Option (option to increase cover by 15% each 3 years free of medical u/w)</li> <li>• Increasing Claim Benefit (increase benefit by CPI)</li> <li>• Platinum Benefit* (potential 1/3rd increase in certain benefit payments)</li> </ul>
<b>Issue Ages</b>	20 – 60 next birthday
<b>Expiry Age</b>	65 unless specifically selected to only go to age 60 or unless at age 65 a claim exists on the policy and you selected a benefit period to 70
<b>Waiting Period</b>	Level and Stepped – 14, 30, 60, 90, 180, 365 and 730 days
<b>Premium Frequency</b>	Monthly, Quarterly, Half-yearly or Yearly
<b>Premium Options</b>	Stepped and Level premiums
<b>Minimum Premium</b>	n/a
<b>Minimum Monthly Benefit</b>	\$1,000 per month
<b>Maximum Monthly Benefit</b>	75% of first \$250,000 p.a. of gross income after business expenses 50% of next \$150,000 p.a. of gross income after business expenses, and 25% of gross income p.a. after business expenses thereafter Subject to a maximum monthly benefit of \$30,000

### Aviva Protection – Income Business Expenses

<b>Benefits</b>	<ul style="list-style-type: none"> <li>• Total Disability Benefit for business expenses (up to 100% of eligible expenses)</li> <li>• Partial Disability Benefit</li> <li>• Interim Accident Insurance</li> <li>• Death Benefit</li> </ul>
<b>Features</b>	<ul style="list-style-type: none"> <li>• Automatic Indexation of Benefit (greater of 3% or CPI)</li> <li>• Extension of Benefit Period</li> <li>• Guaranteed Yearly Renewable</li> <li>• Waiver of Premium</li> <li>• Recurrent Claim Benefit</li> <li>• Upgrade Guarantee</li> </ul>
<b>Issue and Expiry Ages and Premiums</b>	As per Income Protection
<b>Waiting Period</b>	14, 30 days
<b>Minimum Monthly Benefit</b>	\$1,000 per month
<b>Maximum Monthly Benefit</b>	Lesser of \$40,000 and 100% of eligible expenses

\*Income Gold only. \*\*Income Excell only.

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