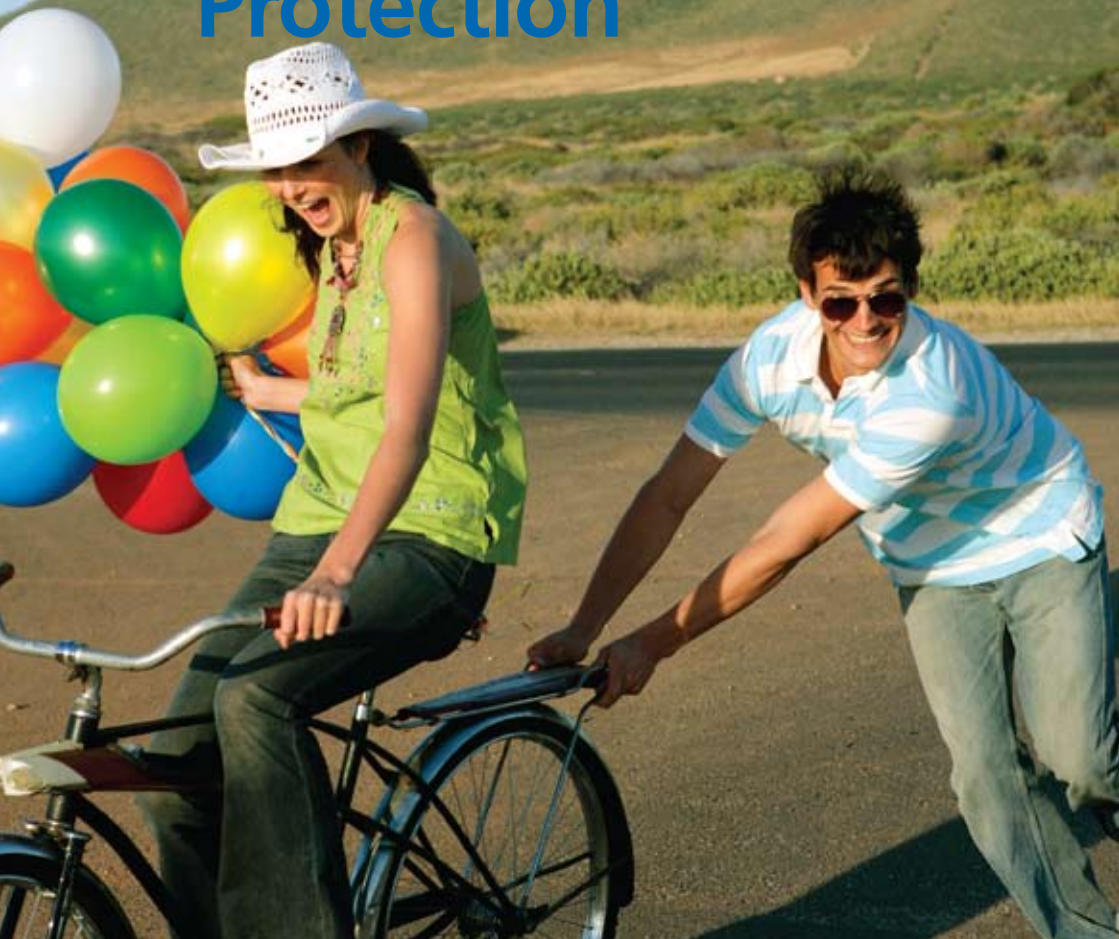


At a
glance
Income
Protection



Protection to survive life's
twists and turns



Aviva Income Protection

Take a look...

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Why Protection?

With Aviva's Protection*first*, you have peace of mind knowing that you and your family will be financially secure and protected in the event of any unforeseen situations occurring during your lifetime.

Our Life and Recovery Money policies pay a lump sum benefit.

If you are unable to work because of injury or illness, our Income Protection policies can pay you a percentage of your regular income.

Why Aviva?

Aviva Australia is the local face of the international Aviva plc group, the world's fifth largest insurance group. Servicing 300,000 Australians for their insurance, investment and superannuation needs, Aviva Australia has been operating for over 100 years.

Worldwide, Aviva has been looking after their customers for over 300 years and is the largest insurance group in the UK.

Aviva is about life and vitality - helping more than 40 million customers worldwide to make the most of their lives.

Recover in peace

from life's twist & turns with Aviva's income protection

Offering insurance that will pay you a monthly income if you become totally or partially disabled due to sickness or injury.

Aviva Protection – Income can pay you a monthly amount and provides 24 hour worldwide protection if you...

become totally
disabled

OR

become partially
disabled

OR

if you lose your life, you
will receive a lump sum
benefit[^]

- ✓ receive up to 75% of your monthly income if you are unable to perform 'at least one of the important income-producing duties of your regular occupation' (known as 'Total Disability Benefit')*
- ✓ a benefit is paid if you are working on a 'partial' basis in your regular occupation and are earning less because of sickness or injury (known as 'Partial Disability Benefit')**
- ✓ your estate will receive six months of payments if you lose your life while on a claim (max. \$60,000) (known as 'Death Benefit')

Note: conditions and restrictions apply to all insurance and options

*Accrued at 75% (or 1/30th) of your monthly income for each day. ** Conditions apply. [^] known as 'Lump Sum Benefit'



standardcare

included with all income protection policies

if...

you suffer specific injuries (certain injuries and fractures)

- you can receive a monthly payment for a period of time (known as 'Scheduled Injury Benefit') even if you return to work

you receive total or partial disability monthly payments

- your policy's premiums are waived for the period you receive payments (known as 'Waiver of Premium')

you suffer recurring disablement (same or related cause) within 12 months of receiving your last Monthly Benefit

- you can continue the earlier claim and not sit out the waiting period again (where benefit periods of 60, 65 or 70 apply (known as 'Recurrent Claim Benefit')

TIP: All policies increase with CPI without providing further medical evidence (min. 3% p.a.)

goldcare

included only with all 'Gold' policies

if...

you become involuntarily unemployed when disabled

- your premiums can be waived (known as 'Unemployment Waiver') (conditions apply)

you become totally disabled and confined to a bed

- and you receive care from registered nurse for more than 72 hours during the waiting period, you can receive a proportion of your Monthly Benefit for each day confined (known as 'Nursing Care Benefit')
- receive one thirtieth of the monthly sum insured for each day of confinement

you undergo a formal rehabilitation course or require certain equipment

- you can claim such expenses up to a total of six times the monthly benefit if you are totally disabled (known as 'Rehabilitation Expenses Benefit')

you are totally disabled and engage in rehabilitative employment

- your monthly payment can increase by up to 50% (known as 'Rehabilitation Income Benefit')

you are in hospital over 100km from your home

- we will reimburse your spouse's accommodation costs (up to \$250 per day) if in hospital longer than 72 hours (known as 'Spouse Accommodation Benefit') for up to 30 days

you are eligible for critical condition benefit or nursing care benefits

- you can receive an extra one-third on top of your monthly payment (known as 'Platinum Benefit')

you are disabled for more than 30 days outside Australia

- we will reimburse the cost of a single return airfare to Australia (known as 'Emergency Travel Benefit')

extracare

the following benefits can be included for an additional cost

if...

you are a high income earner and have high debts to be paid

- you can increase your monthly cover by up to \$16,000 to cover these debts (known as 'Debt Replacement Benefit')

you want payments to continue into a super account

- you can continue super payments of up to 15% of salary up until age 65 (known as 'Superannuation Maintenance Benefit')

you become totally disabled for more than 72 hours as a result of an accident

- we will pay a benefit during waiting period as (known as 'Accident Benefit Option')

you wish to increase your cover without medical evidence

- you can increase your cover by up to 15% (every three years) up to age 50 without health evidence (known as 'Guaranteed Insurability Option')

How do Excell and Gold compare?

Aviva Protection – Income Gold and Income Excell provide income replacement while you are Totally Disabled or Partially Disabled and unable to work as a result of either sickness or injury. Payments are made until the end of the chosen benefit period.

Policies have the same structure however Income Gold has several additional benefits and features to that of Income Excell (refer to the table below).

A snapshot of what your cover includes

Feature	Excell	Gold
Scheduled Injury Benefit	B	B
Waiver of Premium	B	B
Death Benefit	B	B
Recurrent Claim Benefit	B	B
Unemployment Waiver	N	B
Total and Partial Disability Benefit	B	B
Automatic CPI Linking	B	B
Increasing Claim Benefit	O	O
Accident Benefit Option	O	O
Guaranteed Insurability	O	O
Critical Conditions Benefit	N	B
Rehabilitation Benefit	N	B
Rehabilitation Income Benefit	N	B
Nursing Care Benefit	N	B
Spouse Accommodation Benefit	N	B
Emergency Travel Benefit	N	B
Guaranteed Yearly Renewable	B	B
Interim Accident Benefit	B	B
Platinum Benefit	N	O
Debt Replacement Benefit	N	O
Superannuation Maintenance Benefit	O	O

B = Benefit included in basic price

O = Optional at additional cost

N = Not available

CASE STUDY

“Aviva took care of me when I needed them most...”

Family. Security. Health. These are the major areas of life which John considers as important. But when things took an unexpected turn for the worst, Aviva took care of what's important.

“I signed up for Income Gold cover in 2004,” says John. “My adviser and I talked about the options but I was particularly attracted to Aviva because it would support me through a partial disability.”

“When I had my car accident in France, I really didn't know what to do. Even though I was only partially disabled and was able to earn a reduced income at work, I could still access my monthly payments with Aviva. It only required a phone call to start processing my claim. They even started paying me while my claim was being approved. This was a great relief for myself and my wife, who doesn't work, and was in a mild panic.”

“Because the accident happened outside Australia, they even covered the cost of my airfare, and the accommodation expenses for my wife while I was in care. And when I got home, Aviva helped cover some of the expenses to modify my home required due to my disability. It was a great help.”

This member case study is for illustration purposes only. Before acting on this advice with your adviser, you should consider the appropriateness of the advice in regard to your financial situation. If this advice relates to the acquisition of a product, you should also obtain a Protection^{first} Product Disclosure Statement relating to the product and consider the Statement before making any choices to acquire the product.





**To find out more,
talk to your
financial adviser**

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