

# Protecting your retirement fund with Aviva Protection*first*

Income protection contracts provide income replacement if you become totally or partially disabled and are unable to work because of sickness or injury. They provide you with peace of mind that should the unexpected arise, you and your family will be financially protected. But what happens to your superannuation while you are on claim?

## With an Aviva Protection*first* policy you can maintain your super contributions.

We calculate your Monthly Benefit using your Total Employment Costs, which automatically include any superannuation contributions, you or your employer pay into your superannuation fund. We automatically cover up to 75% of these superannuation contributions. The monthly benefit will also be paid directly to you, meaning that you can decide where you want your superannuation contributions to go.

Another important option of our income protection contract is the ability to select our Indexation on Claim Benefit, which will protect the "real value" of your Monthly Benefit by increasing your Monthly Benefit in line with inflation. This will ensure that you adequately cover your superannuation contributions for the duration of your claim.

Many companies include a Superannuation Contribution Option within their income protection policies, but they are not all equal.

	Aviva	Other Companies
Up to 75% of superannuation contribution covered automatically as part the Monthly Benefit	✓	?
Cover for superannuation contributions without charging an additional premium	✓	?
Policyholder discretion regarding where the proportion of the income protection benefit relating to superannuation contributions goes	✓	?
Superannuation contribution protection that increases automatically in line with inflation*	✓	?

\* provided the Increasing Claim Benefit is selected.

Maintaining your superannuation contributions while you are on claim is an important feature of our income protection product range and providing this benefit, without an additional premium, helps us maintain our commitment to provide top quality protection products to our clients.

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This document does not contain all the terms and conditions attaching to product benefits and options. For a full list of terms and conditions please refer to the Product Disclosure Statement.

"We" refers to Norwich Union Australia Limited, the insurer and underwriter of all Aviva Protection*first* policies.

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