

AIA FINANCIAL LIMITS

BUSINESS EXPENSES (INDEMNITY)

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

| OCCUPATION CLASS | SELF EMPLOYED ONLY | BUSINESS EXPENSES | SELF EMPLOYED ONLY | INCORPORATED BUSINESS EXPENSES |
|------------------|--------------------|---|--------------------|--|
| | | FINANCIAL REQUIREMENTS | | FINANCIAL REQUIREMENTS |
| AAA | \$20,001 | <ul style="list-style-type: none"> ▪ Profit & Loss Statements for the Business or Practice for the latest 2 financial years. | \$1 | <ul style="list-style-type: none"> ▪ Profit & Loss Statements for the Business or Practice for the latest 2 financial years. ▪ Copy of Partnership or Business Agreement. |
| AA | \$20,001 | | \$1 | |
| A | \$20,001 | | N/A | N/A |
| B | \$20,001 | | N/A | |
| C | Nil* | *Nil | | |
| D | Nil* | *Nil | | |
| E | N/A | N/A | | |

* Maximum Business Expenses cover for occupations C & D is \$15,000/month

Important Notes:

1. Financial evidence is based on total cover with all companies.
2. Where Income Protection and Business Expenses combined exceeds \$25,000/month, Profit & Loss Statements for the latest 2 financial years is required.
3. Business Expenses are not available for occupation category E.