

## AIA FINANCIAL LIMITS - LIFE, TPD & CRISIS RECOVERY

TOTAL INDUSTRY COVER	*LIFE COVER	*PERMANENT DISABLEMENT	*CRISIS RECOVERY
Up to \$1,500,000	A	A	A
\$1,500,001 - \$2,000,000	A	A	A + B
\$2,000,001 - \$3,000,000	A + B	A + B	N/A (Max cover \$2M)
\$3,000,001 - \$5,000,000	A + C	A + C + D	N/A (Max cover \$2M)
\$5,000,001 +	A + C + D	N/A (Max cover \$5M)	N/A (Max cover \$2M)

**\*For Professional occupations classified as AAA or AA – Nil financial evidence required up to \$3M for Life & Permanent Disablement and \$2M for Crisis Recovery.**

### Legend:

A = Application only - showing current years income

B = AIA Financial Questionnaire (signed by Adviser):

- For Personal Cover – Section A & B only.
- For Business/Keyman/Loan Protection – Section A, C D, E, F

C = AIA Financial Questionnaire (signed by Accountant):

- Personal Cover – Section A & B only.
- Business/Keyman/Loan Protection – Section A, C D, E, F

D = Personal Cover:

- Individual Income Tax Returns & Assessments Notices for last 2 years.
- If Self Employed (or employed by own company) – Company Tax Returns & Assessment Notices, Audited Profit & Loss Statements and Balance Sheets for all business entities for last 2 years.

Business/Keyman/Loan Protection Cover:

- Company Tax Returns & Assessment Notices, Audited Profit & Loss Statements and Balance Sheets for all business entities for last 2 years
- Copy of Loan Agreement showing loan approval and all loan details.
- Copy of Buy-Sell or Share Purchase Agreement (if applicable)

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*Note: Financial evidence may still be requested at lower levels of cover at AIA's discretion depending on occupation, age & income.*