

New professionals cover – Income Protection



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AIA Australia now provides new levels of cover for a range of newly qualified professionals without the need for the standard financial requirements.

AIA Australia understands that newly qualified professionals often do not have complete financials to support their income however; they do have significant income earning capacity above the levels that their limited financials may support.

Who is eligible?

Newly qualified professionals must be:

- Qualified and registered or licensed within the last three years
- Working full time in eligible professional occupations

The following table provides a list of the maximum income protection benefit amounts which clients in particular professions can apply for.

Profession	Maximum Income Protection benefit			
	Agreed Value Monthly benefit		Indemnity Monthly benefit	Total Monthly benefit
Medical Internship	\$3,750	+	\$3,750	= \$7,500
Doctor – GP Only	\$6,250	+	\$3,750	= \$10,000
Doctor – Specialist	\$10,000	+	\$5,000	= \$15,000
Solicitor	\$5,000	+	\$5,000	= \$10,000
Barrister	\$6,250	+	\$3,750	= \$10,000
Dentist	\$5,000	+	\$5,000	= \$10,000
Dental specialist	\$10,000	+	\$5,000	= \$15,000
Accounting Graduate	\$3,750	+	\$3,750	= \$7,500
Accountant – CPA or CA	\$5,000	+	\$5,000	= \$10,000
Actuarial Graduate	\$3,750	+	\$3,750	= \$7,500
Actuarial Fellow	\$6,250	+	\$3,750	= \$10,000
Pharmacist	\$3,750	+	\$3,750	= \$7,500
Optometrist	\$3,750	+	\$3,750	= \$7,500
Vet	\$3,750	+	\$3,750	= \$7,500
Physiotherapist	\$3,750	+	\$3,750	= \$7,500
Chiropractor	\$3,750	+	\$3,750	= \$7,500
Osteopath	\$3,750	+	\$3,750	= \$7,500
Engineer	\$3,750	+	\$3,750	= \$7,500
Architect	\$3,750	+	\$3,750	= \$7,500
Quantity Surveyor	\$3,750	+	\$3,750	= \$7,500

To find out more about AIA Australia visit AIA.COM.AU

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