



Medical Limits Life and TPD

Medical requirements are needed once cover reaches or exceeds the levels shown below.

	Age Next Birthday				
	Up to 45	46 – 50	51 – 60	61 – 65	66+
MBA 20	\$2,500,001	\$1,500,001	\$750,001	\$500,001	\$300,001
HIV & Hep B/C	\$2,500,001	\$1,500,001	\$750,001	\$750,001	\$750,001
Short Medical Exam*	\$2,500,001	\$1,500,001	\$1,000,001	Nil	Nil
Medical Exam by GP or Paramedic	Nil	Nil	Nil	\$500,001	\$300,001
PMAR	\$5,000,001	\$3,000,001	\$2,500,001	\$2,500,001	\$1,000,001
ECG (Resting)	Nil	\$2,500,001	\$2,000,001	\$1,500,001	\$1,000,001
Exercise ECG	Nil	\$5,000,001	\$5,000,001	\$5,000,001	\$5,000,001
PSA (Males)	Nil	Nil	\$5,000,001	\$5,000,001	\$5,000,001
Full Blood Count	Nil	Nil	\$5,000,001	\$5,000,001	\$5,000,001

Medical Examinations apply as follows:

Up to \$5,000,000 M/E by GP or paramedic (for non-English speaking clients, medical exam must be performed by applicant's own doctor)

\$5,000,001 + M/E by Specialist Physician

*Short M/E: A short medical exam consists only of blood pressure, height/weight details and urine specimen. (Completion of AIA Australia's full application is required including the Personal History and Medical History sections.)

^Above applies to Life or Total & Permanent Disablement Stand Alone. If Life and Total & Permanent Disablement Stand Alone or Buy-back is purchased together, the higher sum insured will apply. Above includes existing cover held with AIA Australia only.

Information in this document is current as at 14 March 2010 and is only applicable to Priority Protection v8, issued 1 December 2009. Information may be updated from time to time. Please visit the AIA Australia Adviser Site: <https://aia.com.au/AdviserSite> for the latest version.