Priority Protection
Supplementary Product Disclosure Statement

Date Prepared 4 May 2015

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AIA

This Priority Protection Supplementary Product Disclosure Statement ('SPDS') supplements information contained in the Priority Protection Product Disclosure Statement ('PDS'), Version 14, Date Prepared 1 December 2014. This SPDS must be read in conjunction with the PDS.

This SPDS is issued by:

1. AIA Australia Limited (ABN 79 004 837 861 AFS Licence No. 230043), who is the issuer of life risk insurance policies referrable to Priority Protection; and

2. The Trust Company (Superannuation) Limited, ABN 49 006 421 638, AFS Licence No. 235153 (Trustee), who is the trustee of the AIA (Insurance) Super Scheme (**Scheme**), a product issued out of LESF Super ABN 13 704 288 646 and the issuer of a risk-only superannuation product that provides the Superannuation Life Cover Plan and the Superannuation Income Protection Plan benefits to members of the Scheme.

AIA Australia Limited and The Trust Company (Superannuation) Limited each takes full responsibility for the entirety of this SPDS.

This SPDS has been issued to inform you of the following important amendments to the PDS as a result of changes:

1. From 30 March 2015, the Trustee started to issue a risk-only superannuation product that provides the Superannuation Life Cover Plan and the Superannuation Income Protection Plan benefits to new customers in the Scheme and ceased offering a risk-only superannuation product offering cover to new customers in the AIA Superannuation Fund, ABN 78 757 377 348 (**Fund**). This change does not affect customers who had acquired an interest in the Fund before 30 March 2015.

   The change resulted in the following:
   - The Trust Company (Superannuation) Limited is the issuer of the risk-only superannuation product that provides the Superannuation Life Cover Plan and the Superannuation Income Protection Plan benefits to members of the Scheme on and from 30 March 2015.
   - Since 30 March 2015, the Trustee issues the risk-only superannuation product that provides the Superannuation Life Cover Plan and the Superannuation Income Protection Plan benefits to members of the Scheme and applicants for that product will need to apply to become members of the Scheme before the product can be issued to them. Any application is made on the basis of the PDS and the information in this SPDS applying to the product that will be issued to you.
   - Since 30 March 2015, The Trust Company (Superannuation) Limited as trustee of the Fund has not accepted any new membership applications for the Fund.
   - If a member of the Scheme funds the cost of the Superannuation Life Cover Plan or the Superannuation Income Protection Plan benefits by rolling over or transferring amounts from an external complying superannuation fund (that is a taxed complying superannuation fund) yearly or half-yearly in advance, that member will only need to rollover or transfer 85% of the premium requested by AIA Australia in connection with their cover. This is because the member will be entitled to a 15% rollover rebate reducing premiums payable in connection with their Superannuation Life Cover Plan or the Superannuation Income Protection Plan cover. The benefit of the rebate may be withdrawn or changed. However, we will notify you if this happens.

   The terms 'Superannuation Life Cover Plan' and 'Superannuation Income Protection Plan' when used in this SPDS have the same meaning as given in the PDS (page 2 of the SPDS).
2. The Business Safeguard Forward Underwriting benefit is introduced (pages 3 – 10 of this SPDS cover the Priority Protection Structure and Priority Protection Summary incorporating the benefit, pages 11 & 12 of this SPDS summarise the benefit and page 14 of this SPDS includes a summary of when cover for the benefit ends)
3. The Life Cover Purchase benefit is introduced (pages 3 – 10 of this SPDS cover the Priority Protection Structure and Priority Protection Summary incorporating the benefit, pages 13 & 14 of this SPDS summarise the benefit and page 14 of this SPDS includes a summary of when cover for the benefit ends)
4. The Superannuation Life Cover benefit expiry date is increased to 100 years of age only where the Policy that provides the Superannuation Life Cover Plan is purchased by a Self Managed Super Fund Trustee (page 9 of this SPDS)
5. A minimum sum insured of $50,000 for Double Total and Permanent Disablement, Double Crisis Recovery and Double Universal Total and Permanent Disablement is implemented (page 14 of this SPDS)

6. 'Benign Brain Tumour' is included as a crisis event under the Crisis Recovery benefit for which a partial payment will be made and the definition of 'Benign Brain Tumour' is amended (page 15 of this SPDS)
7. The definitions of 'Coronary Artery Angioplasty' and 'Guaranteed Future Insurability'are amended (pages 15 & 16 of this SPDS)
8. It is clarified that beneficiary nominations for payment of death claim proceeds from an Ordinary Plan must be made in writing in a form acceptable by AIA Australia (page 16 of this SPDS).

Supplementary Product Disclosure Statement

This SPDS replaces the previous SPDS dated 16 March 2015.

Structuring Priority Protection through superannuation

(Inside front cover of the PDS)

The following paragraph is deleted:

> The Superannuation Life Cover Plan and the Superannuation Income Protection Plan can be acquired through a self-managed superannuation fund if you are a member of the fund. Alternatively, you can become a member of the AIA Superannuation Fund, ABN 78 757 377 348 ('**the Fund**') in which case:
>
> - you will be issued with a risk-only superannuation product in the Fund, with superannuation benefits referable solely to the Superannuation Life Cover Plan and/or the Superannuation Income Protection Plan;
> - the Policy will be owned by The Trust Company (Superannuation) Limited, ABN 49 006 421 638, AFS Licence No. 235153, ('**Trustee**'), as the trustee of the Fund; and
> - all premiums and benefit payments will be made through the Fund and are therefore subject to restrictions under superannuation law.
>
> Please note: your cooling off rights and the external dispute resolution scheme to deal with any complaints about the product are different, depending on whether the issuer is AIA Australia or the Trustee.

and is replaced with the following:

> The Superannuation Life Cover Plan and the Superannuation Income Protection Plan can be acquired through a self-managed superannuation fund if you are a member of the fund. Alternatively, you can become a member of the AIA (Insurance) Super Scheme ('**Scheme**'), a product issued out of LESF Super ABN 13 704 288 646 in which case:
>
> - you will be issued with a risk-only superannuation product in the Scheme, with superannuation benefits referable solely to the Superannuation Life Cover Plan and/or the Superannuation Income Protection Plan;
> - the Policy will be owned by The Trust Company (Superannuation) Limited, ABN 49 006 421 638, AFS Licence No. 235153, ('**Trustee**'), as the trustee of the Scheme; and
> - all premiums and benefit payments will be made through the Scheme and are therefore subject to restrictions under superannuation law.
>
> Please note: your cooling off rights and the external dispute resolution scheme to deal with any complaints about the product are different, depending on whether the issuer is AIA Australia or the Trustee.

'AIA Superannuation Fund' section

- The section named 'AIA Superannuation Fund' on page 65 of the PDS is renamed to 'AIA (Insurance) Super Scheme';
- The words 'Fund Trust Deed' towards the end of the first paragraph of the first column on page 65 of the PDS are replaced with the words 'Trust Deed governing the Scheme';
- The following sentence on page 65 of the PDS is deleted:

  'The Fund is a regulated superannuation fund under the Superannuation Industry (Supervision) Act 1993 and is governed by a trust deed.'

  and is replaced with:

  'The Scheme is a product issued out of LESF Super that is a regulated superannuation fund under the Superannuation Industry (Supervision) Act 1993 and is governed by a trust deed.'
- Directly above the shaded box under the heading 'Membership of AIA Superannuation Fund' on page 65, insert the following:

  'You must fund the cost of the entire premium for your policy by way of contribution to the Scheme or alternatively by way of a rollover or transfer from another complying superannuation fund.'
- In the sub-section titled 'Can I transfer money from other superannuation funds?', on page 65, insert the following below the first paragraph:

  'If you fund the cost of the Superannuation Life Cover Plan or the Superannuation Income Protection Plan by rolling over or transferring amounts from an external complying superannuation fund (that is a taxed complying superannuation fund) yearly or half-yearly in advance, you will only need to rollover or transfer 85% of the premium requested by AIA Australia in connection with your cover. This is because you will be entitled to a 15% rollover rebate reducing premiums payable in connection with your Superannuation Life Cover Plan or the Superannuation Income Protection Plan cover. The benefit of the rebate may be withdrawn or changed. However, we will notify you if this occurs.'
- The first paragraph on page 66 of the PDS should be replaced with the following:

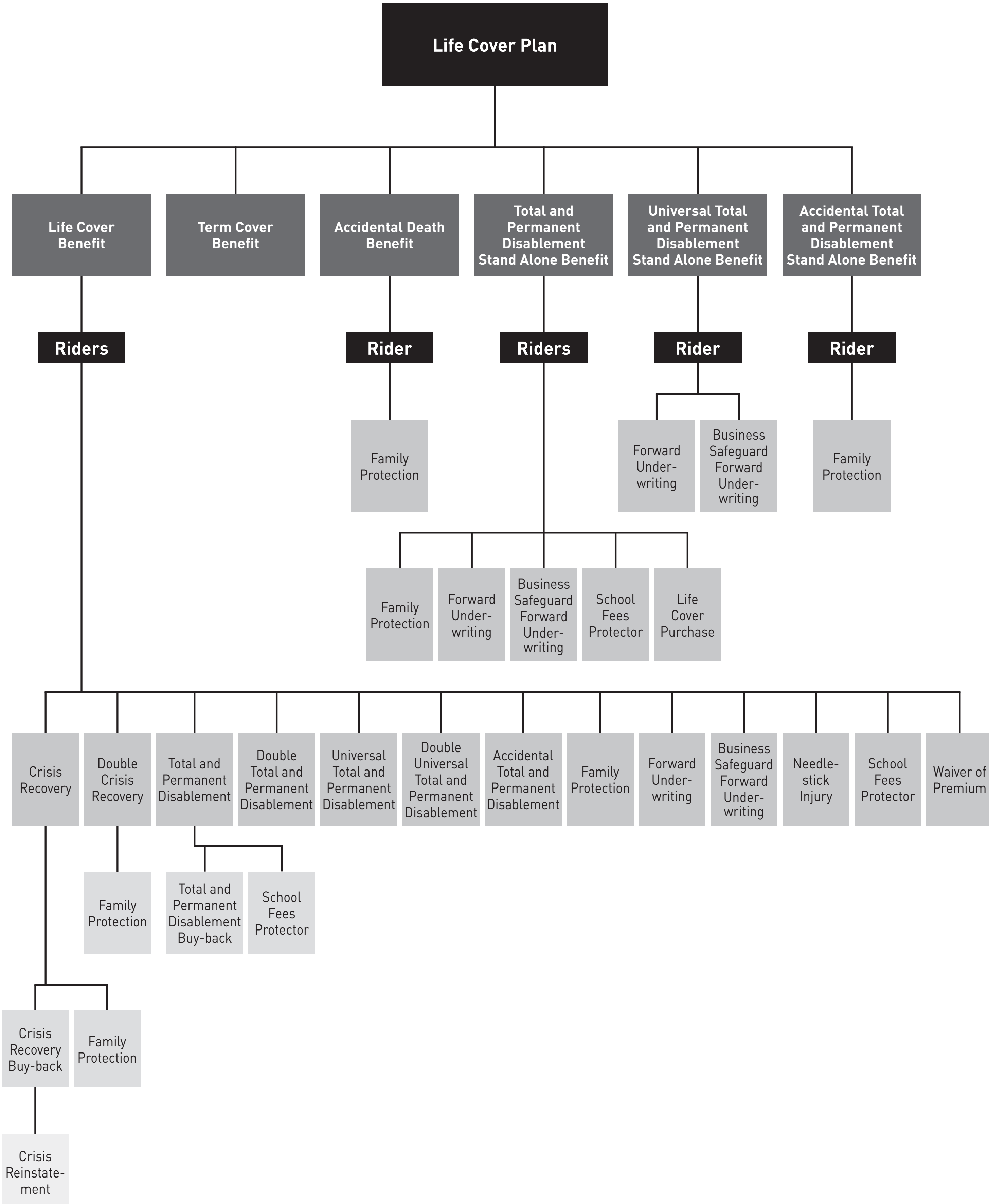
  'The Trustee cannot provide new members of the Scheme with cover for insured benefits unless the relevant insured event is consistent with the following conditions of release under superannuation law:'
- The sub-section titled 'Operational Risk Reserve' on page 68 is deleted in its entirety.
- In the sub-section titled 'Website disclosures', on page 68 references to 'Fund' are replaced with 'LESF Super'.

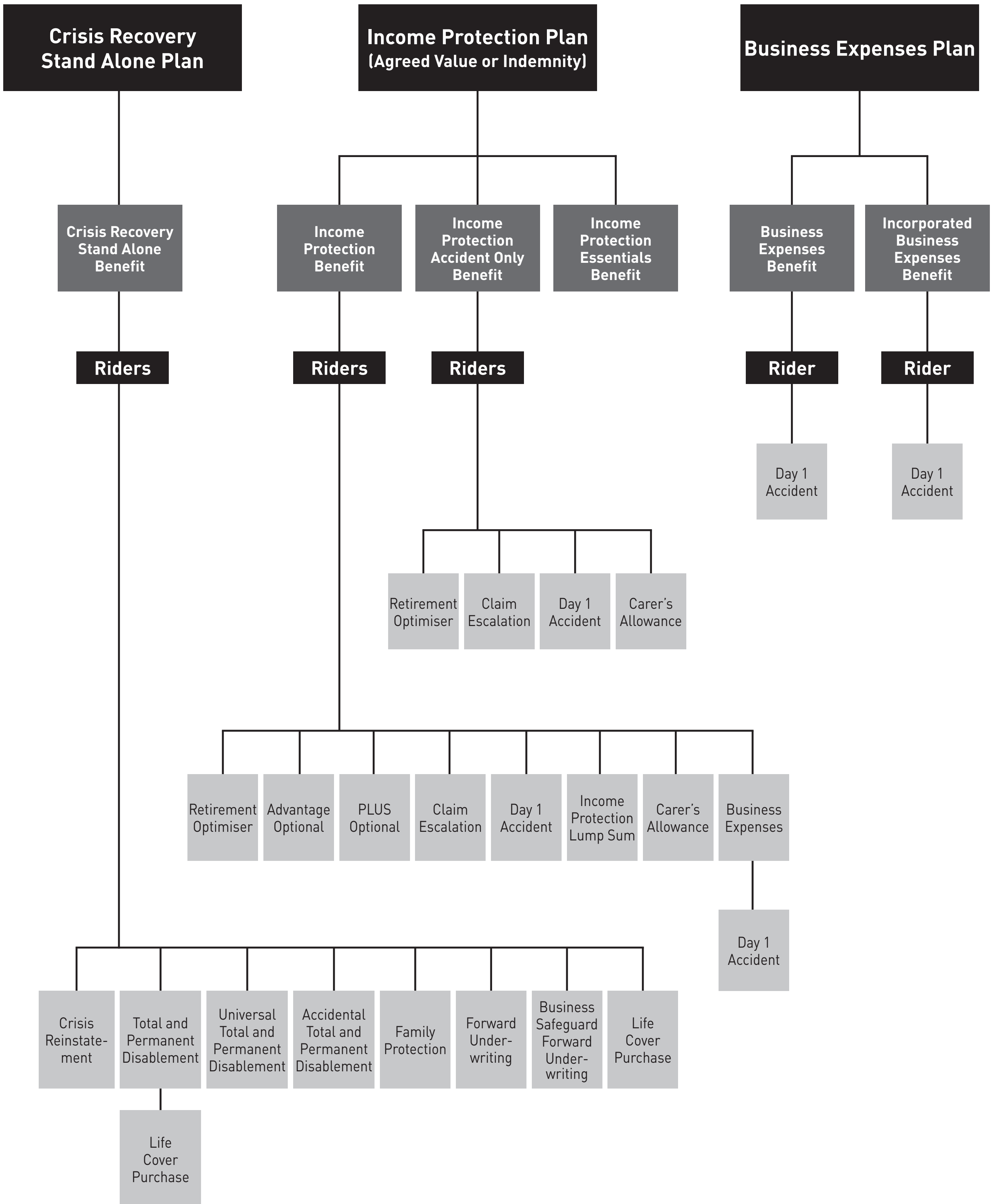
Other references to the 'AIA Superannuation Fund' or 'Fund'

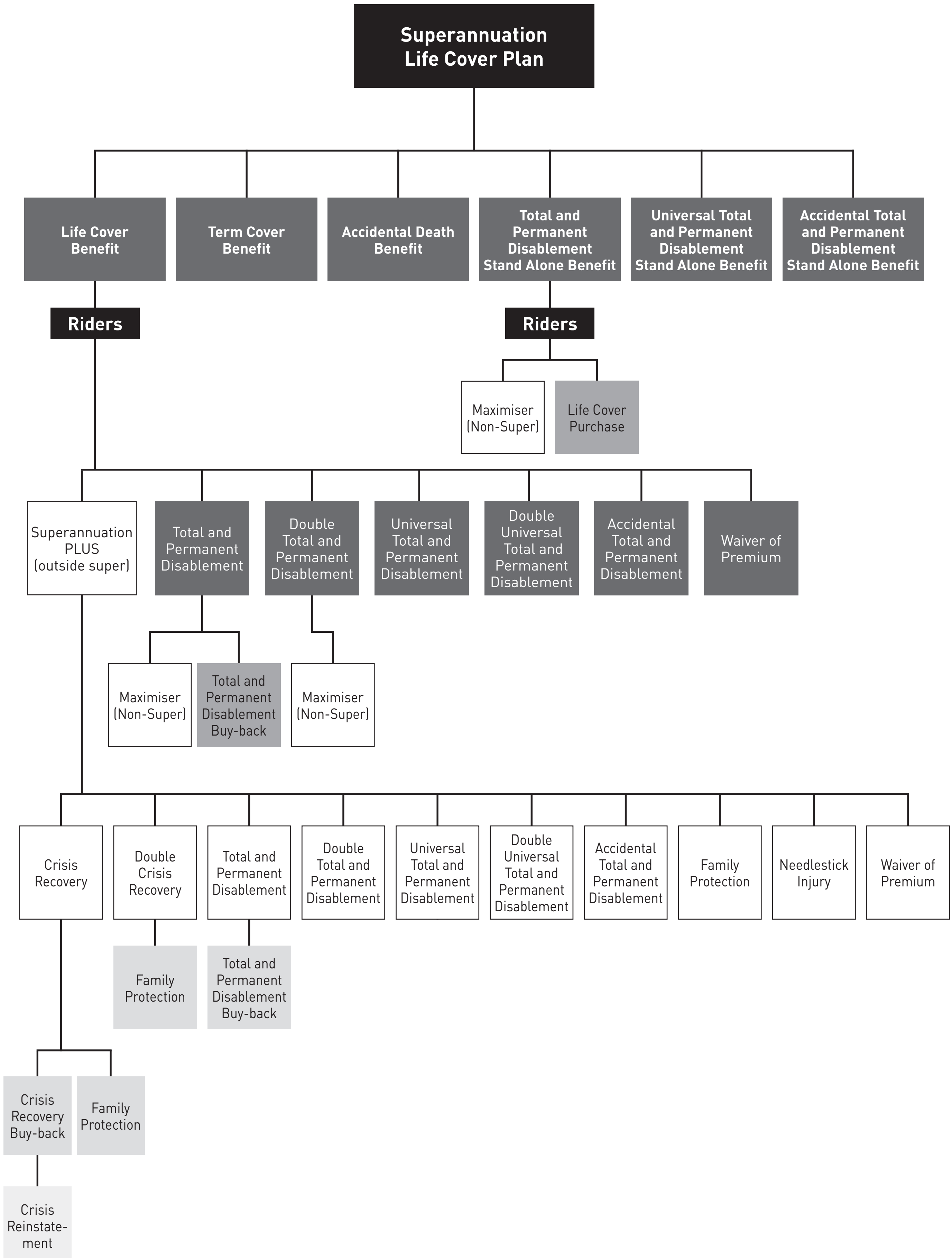
- all other references in the PDS to the 'AIA Superannuation Fund' are replaced with 'AIA (Insurance) Super Scheme'; and
- all other references to 'Fund' are replaced with 'Scheme'.

Amendment of 'Priority Protection Structure'

Replace the 'Priority Protection Structure' on pages 2, 3 and 4 with the following 'Priority Protection Structure':




Crisis Recovery Stand Alone Plan
Income Protection Plan (Agreed Value or Indemnity)
Business Expenses Plan
Crisis Recovery Stand Alone Benefit
Income Protection Benefit
Income Protection Accident Only Benefit
Income Protection Essentials Benefit
Business Expenses Benefit
Incorporated Business Expenses Benefit
Riders
Riders
Riders
Rider
Rider
Day 1 Accident
Day 1 Accident
Retirement Optimiser
Claim Escalation
Day 1 Accident
Carer's Allowance
Retirement Optimiser
Advantage Optional
PLUS Optional
Claim Escalation
Day 1 Accident
Income Protection Lump Sum
Carer's Allowance
Business Expenses
Day 1 Accident
Crisis Reinstate-ment
Total and Permanent Disablement
Universal Total and Permanent Disablement
Accidental Total and Permanent Disablement
Family Protection
Forward Under-writing
Business Safeguard Forward Under-writing
Life Cover Purchase
Life Cover Purchase


Superannuation Life Cover Plan
Life Cover Benefit
Term Cover Benefit
Accidental Death Benefit
Total and Permanent Disablement Stand Alone Benefit
Universal Total and Permanent Disablement Stand Alone Benefit
Accidental Total and Permanent Disablement Stand Alone Benefit
Riders
Riders
Maximiser (Non-Super)
Life Cover Purchase
Superannuation PLUS (outside super)
Total and Permanent Disablement
Double Total and Permanent Disablement
Universal Total and Permanent Disablement
Double Universal Total and Permanent Disablement
Accidental Total and Permanent Disablement
Waiver of Premium
Maximiser (Non-Super)
Total and Permanent Disablement Buy-back
Maximiser (Non-Super)
Crisis Recovery
Double Crisis Recovery
Total and Permanent Disablement
Double Total and Permanent Disablement
Universal Total and Permanent Disablement
Double Universal Total and Permanent Disablement
Accidental Total and Permanent Disablement
Family Protection
Needlestick Injury
Waiver of Premium
Family Protection
Total and Permanent Disablement Buy-back
Crisis Recovery Buy-back
Family Protection
Crisis Reinstate-ment

Amendment of 'Priority Protection Summary'

Replace the 'Priority Protection Summary' on pages 6, 7, 8, 10 and 11 with the following 'Priority Protection Summary':

Life Cover Plan

<table>
<tr><th rowspan="2"></th><th rowspan="2">Life Cover Benefit</th><th colspan="10">Rider Benefits</th></tr>
<tr><th>Crisis Recovery[1]</th><th>Crisis Recovery Buy-back[1,2]</th><th>Crisis Reinstatement[1,3]</th><th>Double Crisis Recovery[1,11]</th><th>Total and Permanent Disablement[1]</th><th>Total and Permanent Disablement Buy-back[1,4]</th><th>Double Total and Permanent Disablement[1,12]</th><th>Universal Total and Permanent Disablement[1]</th><th>Double Universal Total and Permanent Disablement[1,16]</th><th>Accidental Total and Permanent Disablement[1]</th></tr>
<tr><td colspan="12">Entry age next birthday (years) between</td></tr>
<tr><td>Occupation Category AAA, AA, A</td><td rowspan="6">11 and 75</td><td rowspan="6">16 and 64</td><td rowspan="6">16 and 60</td><td rowspan="6">16 and 60</td><td rowspan="3">16 and 60</td><td rowspan="2">16 and 64</td><td rowspan="3">16 and 60</td><td rowspan="3">16 and 60</td><td rowspan="4">16 and 64</td><td rowspan="4">16 and 60</td><td rowspan="2">16 and 64</td></tr>
<tr><td>B</td></tr>
<tr><td>C</td><td>16 and 60</td><td>16 and 60</td></tr>
<tr><td>D</td><td>16 and 55</td><td>16 and 55</td><td>16 and 55</td><td>16 and 55</td><td>16 and 55</td></tr>
<tr><td>E</td><td>16 and 50</td><td>16 and 50</td><td>16 and 50</td><td>16 and 50</td><td>16 and 50</td><td>16 and 50</td><td>Not applicable</td></tr>
<tr><td>Home Duties</td><td>16 and 60</td><td>16 and 64</td><td>16 and 60</td><td>16 and 60</td><td>16 and 64</td><td>16 and 60</td><td>16 and 64</td></tr>
<tr><td colspan="12">Expiry age – policy anniversary prior to age (years)</td></tr>
<tr><td>Occupation Category AAA, AA, A</td><td rowspan="6">100</td><td rowspan="6">70</td><td rowspan="6">65</td><td rowspan="6">65</td><td rowspan="4">65</td><td>70</td><td>70</td><td>70</td><td rowspan="4">100</td><td rowspan="4">100</td><td>70</td></tr>
<tr><td>B</td><td rowspan="3">65</td><td rowspan="3">65</td><td rowspan="3">65</td><td rowspan="3">65</td></tr>
<tr><td>C</td></tr>
<tr><td>D</td></tr>
<tr><td>E</td><td>55</td><td>55</td><td>55</td><td>55</td><td>55</td><td>55</td><td>Not applicable</td></tr>
<tr><td>Home Duties</td><td>65</td><td>65</td><td>65</td><td>65</td><td>100</td><td>100</td><td>65</td></tr>
<tr><td colspan="12">Maximum Sum Insured</td></tr>
<tr><td>Occupation Category AAA, AA, A</td><td rowspan="5">None[5]</td><td rowspan="5">$2,000,000[6,7]</td><td rowspan="6">Crisis Recovery Sum Insured</td><td rowspan="6">Crisis Recovery Sum Insured</td><td rowspan="5">$2,000,000[6,7,21]</td><td rowspan="3">$5,000,000[6,10,17]</td><td rowspan="6">Total and Permanent Disablement Sum Insured</td><td rowspan="3">$5,000,000[6,10,17,21]</td><td rowspan="6">$1,000,000[6,10]</td><td rowspan="6">$1,000,000[6,10,21]</td><td rowspan="4">$1,000,000[6]</td></tr>
<tr><td>B</td></tr>
<tr><td>C</td></tr>
<tr><td>D</td><td>$2,000,000[6,10,17]</td><td>$2,000,000[6,7,21]</td></tr>
<tr><td>E</td><td rowspan="2">$1,000,000[6,10]</td><td rowspan="2">$1,000,000[6,10,21]</td><td>Not applicable</td></tr>
<tr><td>Home Duties</td><td>$1,500,000 (age up to 45 next birthday)
$1,000,000 (age 46–75 next birthday)</td><td>$750,000[6,7]</td><td>$750,000[6,7,21]</td><td>$1,000,000[6,10]</td></tr>
</table>

The footnotes on this page are applicable to numbered items on this page and on page 7.

1. Life Cover benefit must be purchased.
2. Crisis Recovery benefit must be purchased.
3. Crisis Recovery Buy-back benefit must be purchased.
4. Total and Permanent Disablement benefit must be purchased.
5. Subject to financial underwriting.
6. Cannot exceed Life Cover Sum Insured.
7. Applies to the total sums insured for Crisis Recovery, Crisis Recovery Stand Alone and Double Crisis Recovery and other similar benefits with us and other insurers.
8. Applies to the total sums insured for Family Protection benefit under Crisis Recovery, Crisis Recovery Stand Alone, Double Crisis Recovery, Life Cover, Total and Permanent Disablement Stand Alone, Accidental Total and Permanent Disablement Stand Alone and Accidental Death and other similar benefits with us and other insurers.
9. Cannot exceed Crisis Recovery, Double Crisis Recovery, Accidental Death, Life Cover, Total and Permanent Disablement Stand Alone or Accidental Total and Permanent Disablement Stand Alone benefit Sum Insured.
10. Applies to the total sums insured for Total and Permanent Disablement, Total and Permanent Disablement Stand Alone, Double Total and Permanent Disablement, Accidental Total and Permanent Disablement, Accidental Total and Permanent Disablement Stand Alone, Universal Total and Permanent Disablement, Universal Total and Permanent Disablement Stand Alone and Double Universal Total and Permanent Disablement and other similar benefits with us and other insurers.
11. Cannot be purchased in conjunction with Crisis Recovery, Double Total and Permanent Disablement or Double Universal Total and Permanent Disablement.
12. Cannot be purchased in conjunction with Total and Permanent Disablement, Double Crisis Recovery, Double Universal Total and Permanent Disablement, Accidental Total and Permanent Disablement or Universal Total and Permanent Disablement.
13. Crisis Recovery benefit, Double Crisis Recovery benefit, Accidental Death benefit, Life Cover benefit, Total and Permanent Disablement Stand Alone or Accidental Total and Permanent Disablement Stand Alone must be purchased.
14. Life Cover benefit, Total and Permanent Disablement or Total and Permanent Disablement Stand Alone benefit must be purchased.
15. The maximum sum insured after indexation increases is $500,000.
16. Cannot be purchased in conjunction with Total and Permanent Disablement, Double Total and Permanent Disablement, Accidental Total and Permanent Disablement or Universal Total and Permanent Disablement.
17. A maximum sum insured of $1,000,000 applies where the Life Insured is working as a Permanent Part-time Employee.
18. The minimum Sum Insured is $100,000. Total and Permanent Disablement cover and Crisis Recovery cover are capped at $5,000,000 and $2,000,000, respectively, depending on your occupational category. Universal Total and Permanent Disablement cover is capped at $1,000,000.
19. Applies to the total sums insured for Accidental Death cover and other similar benefits with us.
20. Total and Permanent Disablement Stand Alone must be purchased.
21. The minimum Sum Insured is $50,000.
22. Life Cover benefit, Total and Permanent Disablement Stand Alone, Universal Total and Permanent Disablement Stand Alone, or Crisis Recovery Stand Alone must be purchased.
23. For Occupation Category E the benefit will expire at the policy anniversary prior to age 55 where purchased under the Total and Permanent Disablement Stand Alone benefit or Universal Total and Permanent Disablement Stand Alone benefit.

Life Cover Plan (continued)

<table>
<tr><th colspan="7">Rider Benefits (continued)</th><th rowspan="2">Term Cover Benefit</th><th rowspan="2">Total and Permanent Disablement Stand Alone Benefit</th><th rowspan="2">Universal Total and Permanent Disablement Stand Alone Benefit</th><th rowspan="2">Accidental Total and Permanent Disablement Stand Alone Benefit</th><th rowspan="2">Accidental Death Benefit</th><th rowspan="2"></th><th rowspan="2"></th></tr>
<tr><th>Needlestick Injury (AA only)[1]</th><th>Waiver of Premium[1]</th><th>Forward Underwriting[22]</th><th>Business Safeguard Forward Underwriting[22]</th><th>Family Protection[13]</th><th>School Fees Protector[14]</th><th>Life Cover Purchase (TPD Stand Alone only)[20]</th></tr>
<tr><td colspan="14">Entry age next birthday (years) between</td></tr>
<tr><td>18 and 60 (AA only)</td><td rowspan="2">16 and 64</td><td rowspan="6">16 and 55</td><td rowspan="5">16 and 55</td><td rowspan="6">2 and 15 (insured Child)
16 and 60 (Life Insured)</td><td rowspan="6">Same as Life Cover, Total and Permanent Disablement rider or Total and Permanent Disablement Stand Alone Benefit (Life Insured)
3 and 16 (Child)</td><td rowspan="3">16 and 60</td><td rowspan="6">11 and 60 (5 year term);
11 and 55 (10 year term)</td><td rowspan="2">16 and 64</td><td rowspan="4">16 and 64</td><td rowspan="2">16 and 64</td><td rowspan="6">16 and 75</td><td>AAA, AA, A</td><td rowspan="6">Occupation Category</td></tr>
<tr><td rowspan="5">Not available</td><td>B</td></tr>
<tr><td>16 and 60</td><td>16 and 60</td><td>16 and 60</td><td>C</td></tr>
<tr><td>16 and 55</td><td>16 and 55</td><td>16 and 55</td><td>16 and 55</td><td>D</td></tr>
<tr><td>16 and 50</td><td>16 and 50</td><td>16 and 50</td><td>16 and 50</td><td>Not available</td><td>E</td></tr>
<tr><td>16 and 64</td><td>Not available</td><td>16 and 60</td><td>16 and 64</td><td>16 and 64</td><td>16 and 64</td><td>Home Duties</td></tr>
<tr><td colspan="14">Expiry age – policy anniversary prior to age (years)</td></tr>
<tr><td>70 (AA only)</td><td>70</td><td rowspan="6">65[23]</td><td rowspan="5">65[23]</td><td rowspan="6">21 (insured Child) or 70 (Life Insured), if earlier</td><td rowspan="6">Same as Life Cover, Total and Permanent Disablement rider or Total and Permanent Disablement Stand Alone Benefit (Life Insured)
19 (Child)</td><td>70</td><td rowspan="6">End of chosen benefit term (5 or 10 years)</td><td>70</td><td rowspan="4">100</td><td>70</td><td rowspan="6">100</td><td>AAA, AA, A</td><td rowspan="6">Occupation Category</td></tr>
<tr><td rowspan="5">Not available</td><td rowspan="3">65</td><td rowspan="3">65</td><td rowspan="3">65</td><td rowspan="3">65</td><td>B</td></tr>
<tr><td>C</td></tr>
<tr><td>D</td></tr>
<tr><td>55</td><td>55</td><td>55</td><td>55</td><td>Not available</td><td>E</td></tr>
<tr><td>65</td><td>Not available</td><td>65</td><td>65</td><td>100</td><td>65</td><td>Home Duties</td></tr>
<tr><td colspan="14">Maximum Sum Insured</td></tr>
<tr><td>$1,000,000[6] (AA only)</td><td rowspan="6">Not available</td><td rowspan="6">$10,000,000[18]</td><td rowspan="5">$10,000,000[18]</td><td rowspan="6">$200,000[8,9,15]</td><td rowspan="6">Refer to page 43 of the Product Disclosure Statement</td><td rowspan="6">Total and Permanent Disablement Stand Alone Sum Insured</td><td rowspan="5">None[5]</td><td rowspan="3">$5,000,000[10,17]</td><td rowspan="6">$1,000,000[10]</td><td rowspan="4">$1,000,000[10]</td><td rowspan="6">$1,000,000[19]</td><td>AAA, AA, A</td><td rowspan="6">Occupation Category</td></tr>
<tr><td rowspan="5">Not available</td><td>B</td></tr>
<tr><td>C</td></tr>
<tr><td>$2,000,000[10,17]</td><td>D</td></tr>
<tr><td>$1,000,000[10]</td><td>Not available</td><td>E</td></tr>
<tr><td>Not available</td><td>$1,500,000 (age up to 45 next birthday)
$1,000,000 (age 46–60 next birthday)</td><td>$1,000,000[10]</td><td>$1,000,000[10]</td><td>Home Duties</td></tr>
</table>

Crisis Recovery Stand Alone Plan / Business Expenses Plan

	Crisis Recovery Stand Alone Plan										Business Expenses Plan		
	Crisis Recovery Stand Alone Benefit	Rider Benefits[1]									Business Expenses Benefit	Incorporated Business Expenses Benefit	Rider Benefit
		Total and Permanent Disablement	Life Cover Purchase (Crisis Recovery Stand Alone only)	Life Cover Purchase (TPD Rider only)[10]	Universal Total and Permanent Disablement	Accidental Total and Permanent Disablement	Crisis Reinstatement	Family Protection	Business Safeguard Forward Underwriting	Forward Underwriting			Day 1 Accident

Entry age next birthday (years) between

Occupation Category	Crisis Recovery Stand Alone Benefit	Total and Permanent Disablement	Life Cover Purchase (Crisis Recovery Stand Alone only)	Life Cover Purchase (TPD Rider only)	Universal Total and Permanent Disablement	Accidental Total and Permanent Disablement	Crisis Reinstatement	Family Protection	Business Safeguard Forward Underwriting	Forward Underwriting	Business Expenses Benefit	Incorporated Business Expenses Benefit	Day 1 Accident
AAA, AA, A	16 and 64	16 and 64	16 and 60	16 and 60	16 and 64	16 and 64	16 and 60	2 and 15 (insured Child) 16 and 60 (Life Insured)	16 and 55	16 and 55	16 and 60	AAA and AA only 16 and 60	Same as Business Expenses Benefit or Incorporated Business Expenses Benefit chosen
B	16 and 64	16 and 64	16 and 60	16 and 60	16 and 64	16 and 64	16 and 60	2 and 15 (insured Child) 16 and 60 (Life Insured)	16 and 55	16 and 55	16 and 60	Not available	Same as Business Expenses Benefit or Incorporated Business Expenses Benefit chosen
C	16 and 64	16 and 60	16 and 60	16 and 60	16 and 64	16 and 60	16 and 60	2 and 15 (insured Child) 16 and 60 (Life Insured)	16 and 55	16 and 55	16 and 55	Not available	Same as Business Expenses Benefit or Incorporated Business Expenses Benefit chosen
D	16 and 64	16 and 55	16 and 60	16 and 55	16 and 64	16 and 55	16 and 60	2 and 15 (insured Child) 16 and 60 (Life Insured)	16 and 55	16 and 55	16 and 55	Not available	Same as Business Expenses Benefit or Incorporated Business Expenses Benefit chosen
E	16 and 64	16 and 50	16 and 60	16 and 50	16 and 50	Not available	16 and 60	2 and 15 (insured Child) 16 and 60 (Life Insured)	16 and 55	16 and 55	Not available	Not available	Not available
Home Duties	16 and 64	16 and 64	16 and 60	16 and 60	16 and 64	16 and 64	16 and 60	2 and 15 (insured Child) 16 and 60 (Life Insured)	Not available	16 and 55	Not available	Not available	Not available

Expiry age – policy anniversary prior to age (years)

Occupation Category	Crisis Recovery Stand Alone Benefit	Total and Permanent Disablement	Life Cover Purchase (Crisis Recovery Stand Alone only)	Life Cover Purchase (TPD Rider only)	Universal Total and Permanent Disablement	Accidental Total and Permanent Disablement	Crisis Reinstatement	Family Protection	Business Safeguard Forward Underwriting	Forward Underwriting	Business Expenses Benefit	Incorporated Business Expenses Benefit	Day 1 Accident
AAA, AA, A	70	70	65	65	70	70	65	21 (insured Child) or 70 (Life Insured), if earlier	65	65	65	AAA and AA only 65	65
B	70	65	65	65	70	65	65	21 (insured Child) or 70 (Life Insured), if earlier	65	65	65	Not available	65
C	70	65	65	65	70	65	65	21 (insured Child) or 70 (Life Insured), if earlier	65	65	65	Not available	65
D	70	65	65	65	70	65	65	21 (insured Child) or 70 (Life Insured), if earlier	65	65	65	Not available	65
E	70	55	65	55	55	Not available	65	21 (insured Child) or 70 (Life Insured), if earlier	65	65	Not available	Not available	Not available
Home Duties	70	65	65	65	70	65	65	21 (insured Child) or 70 (Life Insured), if earlier	Not available	65	Not available	Not available	Not available

Maximum Sum Insured

Occupation Category	Crisis Recovery Stand Alone Benefit	Total and Permanent Disablement	Life Cover Purchase (Crisis Recovery Stand Alone only)	Life Cover Purchase (TPD Rider only)	Universal Total and Permanent Disablement	Accidental Total and Permanent Disablement	Crisis Reinstatement	Family Protection	Business Safeguard Forward Underwriting	Forward Underwriting	Business Expenses Benefit	Incorporated Business Expenses Benefit	Day 1 Accident
AAA, AA	$2,000,000[2]	$2,000,000[4,6,7]	Crisis Recovery Sum Insured	Total and Permanent Disablement Sum Insured	$1,000,000[4]	$1,000,000[4,6]	Crisis Recovery Stand Alone Sum Insured	$200,000[3,4,5]	$10,000,000[8]	$10,000,000[8]	$60,000[9] per month	$30,000 per month	Same as Business Expenses Benefit or Incorporated Business Expenses Benefit chosen
A	$2,000,000[2]	$2,000,000[4,6,7]	Crisis Recovery Sum Insured	Total and Permanent Disablement Sum Insured	$1,000,000[4]	$1,000,000[4,6]	Crisis Recovery Stand Alone Sum Insured	$200,000[3,4,5]	$10,000,000[8]	$10,000,000[8]	$30,000[9] per month	Not available	Same as Business Expenses Benefit or Incorporated Business Expenses Benefit chosen
B	$2,000,000[2]	$2,000,000[4,6,7]	Crisis Recovery Sum Insured	Total and Permanent Disablement Sum Insured	$1,000,000[4]	$1,000,000[4,6]	Crisis Recovery Stand Alone Sum Insured	$200,000[3,4,5]	$10,000,000[8]	$10,000,000[8]	$25,000[9] per month	Not available	Same as Business Expenses Benefit or Incorporated Business Expenses Benefit chosen
C	$2,000,000[2]	$2,000,000[4,6,7]	Crisis Recovery Sum Insured	Total and Permanent Disablement Sum Insured	$1,000,000[4]	$1,000,000[4,6]	Crisis Recovery Stand Alone Sum Insured	$200,000[3,4,5]	$10,000,000[8]	$10,000,000[8]	$15,000[9] per month	Not available	Same as Business Expenses Benefit or Incorporated Business Expenses Benefit chosen
D	$2,000,000[2]	$2,000,000[4,6,7]	Crisis Recovery Sum Insured	Total and Permanent Disablement Sum Insured	$1,000,000[4]	$1,000,000[4,6]	Crisis Recovery Stand Alone Sum Insured	$200,000[3,4,5]	$10,000,000[8]	$10,000,000[8]	$15,000[9] per month	Not available	Same as Business Expenses Benefit or Incorporated Business Expenses Benefit chosen
E	$2,000,000[2]	$1,000,000[4,6]	Crisis Recovery Sum Insured	Total and Permanent Disablement Sum Insured	$1,000,000[4]	Not available	Crisis Recovery Stand Alone Sum Insured	$200,000[3,4,5]	$10,000,000[8]	$10,000,000[8]	Not available	Not available	Not available
Home Duties	$750,000[2]	$750,000[4]	Crisis Recovery Sum Insured	Total and Permanent Disablement Sum Insured	$750,000[4]	$750,000[4,6]	Crisis Recovery Stand Alone Sum Insured	$200,000[3,4,5]	Not available	$10,000,000[8]	Not available	Not available	Not available

The footnotes on this page are applicable to numbered items on this page.

1. Crisis Recovery Stand Alone benefit must be purchased.
2. Applies to the total sums insured for Crisis Recovery, Crisis Recovery Stand Alone and Double Crisis Recovery and other similar benefits with us and other insurers.
3. Applies to the total sums insured for Family Protection benefit under Crisis Recovery, Crisis Recovery Stand Alone, Double Crisis Recovery, Accidental Death, Life Cover, Total and Permanent Disablement Stand Alone and Accidental Total and Permanent Disablement Stand Alone and other similar benefits with us and other insurers.
4. Cannot exceed Crisis Recovery Stand Alone Sum Insured.
5. The maximum sum insured after indexation increases is $500,000.
6. Applies to the total sums insured for Total and Permanent Disablement, Total and Permanent Disablement Stand Alone, Accidental Total and Permanent Disablement, Accidental Total and Permanent Disablement Stand Alone, Universal Total and Permanent Disablement, Universal Total and Permanent Disablement Stand Alone and Double Universal Total and Permanent Disablement Stand Alone.
7. A maximum sum insured of $1,000,000 applies where the Life Insured is working as a Permanent Part-time Employee.
8. The minimum Sum Insured is $100,000. Total and Permanent Disablement cover and Crisis Recovery cover are capped at $5,000,000 and $2,000,000, respectively, depending on your occupational category.Universal Total and Permanent Disablement cover is capped at $1,000,000.
9. The maximum combined total Insured Monthly benefit for Income Protection, Income Protection Accident Only, Income Protection Essentials and Business Expenses for each Occupation Category is listed on page 61.
10. Total and Permanent Disablement benefit must be purchased.

Superannuation Life Cover Plan

Entry age next birthday (years) between

Occupation Category	Life Cover Benefit	Crisis Recovery [1,13]	Crisis Recovery Buy-back [1,2,13]	Crisis Reinstatement [1,3,13]	Family Protection [1,13]	Double Crisis Recovery [1,10,13]	Needlestick Injury (AA only) [1,13]	Accidental Total and Permanent Disablement [1]	Total and Permanent Disablement [1]	Total and Permanent Disablement Buy-back [1,4]
AAA, AA, A	16 and 74	16 and 64	16 and 60	16 and 60	2 and 15 (insured Child) 16 and 60 (Life Insured)	16 and 60	18 and 60 (AA only)	16 and 64	16 and 64	16 and 60
B	16 and 74	16 and 64	16 and 60	16 and 60	2 and 15 (insured Child) 16 and 60 (Life Insured)	16 and 60	Not available	16 and 64	16 and 64	16 and 60
C	16 and 74	16 and 64	16 and 60	16 and 60	2 and 15 (insured Child) 16 and 60 (Life Insured)	16 and 60	Not available	16 and 60	16 and 60	16 and 60
D	16 and 74	16 and 64	16 and 60	16 and 60	2 and 15 (insured Child) 16 and 60 (Life Insured)	16 and 55	Not available	16 and 55	16 and 55	16 and 55
E	16 and 74	16 and 64	16 and 60	16 and 60	2 and 15 (insured Child) 16 and 60 (Life Insured)	16 and 50	Not available	Not available	16 and 50	16 and 50
Home Duties	Not available	16 and 64	16 and 60	16 and 60	2 and 15 (insured Child) 16 and 60 (Life Insured)	16 and 60	Not available	16 and 64	16 and 64	16 and 60

Expiry age – policy anniversary prior to age (years)

Occupation Category	Life Cover Benefit	Crisis Recovery	Crisis Recovery Buy-back	Crisis Reinstatement	Family Protection	Double Crisis Recovery	Needlestick Injury (AA only)	Accidental Total and Permanent Disablement	Total and Permanent Disablement	Total and Permanent Disablement Buy-back
AAA, AA, A	100[18,19] (for SMSF Trustees only)	70	65	65	21 (insured Child) or 70 (Life Insured), if earlier	65	70 (AA only)	70	70	70
B	100[18,19] (for SMSF Trustees only)	70	65	65	21 (insured Child) or 70 (Life Insured), if earlier	65	Not available	65	65	65
C	100[18,19] (for SMSF Trustees only)	70	65	65	21 (insured Child) or 70 (Life Insured), if earlier	65	Not available	65	65	65
D	100[18,19] (for SMSF Trustees only)	70	65	65	21 (insured Child) or 70 (Life Insured), if earlier	65	Not available	65	65	65
E	100[18,19] (for SMSF Trustees only)	70	65	65	21 (insured Child) or 70 (Life Insured), if earlier	55	Not available	Not available	55	55
Home Duties	Not available	70	65	65	21 (insured Child) or 70 (Life Insured), if earlier	65	Not available	65	65	65

Maximum Sum Insured

Occupation Category	Life Cover Benefit	Crisis Recovery	Crisis Recovery Buy-back	Crisis Reinstatement	Family Protection	Double Crisis Recovery	Needlestick Injury (AA only)	Accidental Total and Permanent Disablement	Total and Permanent Disablement	Total and Permanent Disablement Buy-back
AAA, AA, A	None	$2,000,000[6,7]	Crisis Recovery Sum Insured	Crisis Recovery Sum Insured	$200,000[6,9,14]	$2,000,000[6,7,20]	$1,000,000 (AA only)	$1,000,000[6,8]	$5,000,000[6,8,16]	Total and Permanent Disablement Sum Insured
B	None	$2,000,000[6,7]	Crisis Recovery Sum Insured	Crisis Recovery Sum Insured	$200,000[6,9,14]	$2,000,000[6,7,20]	Not available	$1,000,000[6,8]	$5,000,000[6,8,16]	Total and Permanent Disablement Sum Insured
C	None	$2,000,000[6,7]	Crisis Recovery Sum Insured	Crisis Recovery Sum Insured	$200,000[6,9,14]	$2,000,000[6,7,20]	Not available	$1,000,000[6,8]	$5,000,000[6,8,16]	Total and Permanent Disablement Sum Insured
D	None	$2,000,000[6,7]	Crisis Recovery Sum Insured	Crisis Recovery Sum Insured	$200,000[6,9,14]	$2,000,000[6,7,20]	Not available	$1,000,000[6,8]	$2,000,000[6,8,16]	Total and Permanent Disablement Sum Insured
E	None	$2,000,000[6,7]	Crisis Recovery Sum Insured	Crisis Recovery Sum Insured	$200,000[6,9,14]	$2,000,000[6,7,20]	Not available	Not available	$1,000,000[6,8]	Total and Permanent Disablement Sum Insured
Home Duties	$1,500,000 (age up to 45 next birthday) $1,000,000 (age 46–74 next birthday)	$750,000[6,7]	Crisis Recovery Sum Insured	Crisis Recovery Sum Insured	$200,000[6,9,14]	$750,000[6,7,20]	Not available	$1,000,000[6,8]	$1,000,000[6,8]	Total and Permanent Disablement Sum Insured

The footnotes on this page are applicable to numbered items on this page and on page 10.

1. Life Cover benefit must be purchased.
2. Crisis Recovery benefit must be purchased.
3. Crisis Recovery Buy-back benefit must be purchased.
4. Total and Permanent Disablement benefit must be purchased.
5. Subject to financial underwriting.
6. Cannot exceed Life Cover Sum Insured.
7. Applies to the total sums insured for Crisis Recovery, Double Crisis Recovery and Crisis Recovery Stand Alone and other similar benefits with us and other insurers.
8. Applies to the total sums insured for Total and Permanent Disablement, Double Total and Permanent Disablement, Total and Permanent Disablement Stand Alone, Double Universal Total and Permanent Disablement, Universal Total and Permanent Disablement, Accidental Total and Permanent Disablement, Universal Total and Permanent Disablement Stand Alone and Accidental Total and Permanent Disablement Stand Alone and other similar benefits with us and other insurers.
9. Applies to the total sums insured for Family Protection benefit under Crisis Recovery, Crisis Recovery Stand Alone, Double Crisis Recovery, Life Cover, Accidental Death, Total and Permanent Disablement Stand Alone and Accidental Total and Permanent Disablement Stand Alone and other similar benefits with us and other insurers.
10. Cannot be purchased in conjunction with Crisis Recovery, Double Total and Permanent Disablement or Double Universal Total and Permanent Disablement.
11. Cannot be purchased in conjunction with Total and Permanent Disablement, Double Universal Total and Permanent Disablement, Universal Total and Permanent Disablement, Accidental Total and Permanent Disablement, or Superannuation PLUS Double Crisis Recovery.
12. Total and Permanent Disablement (Any Occupation definition), Total and Permanent Disablement Stand Alone (Any Occupation definition) or Double Total and Permanent Disablement (Any Occupation definition) must be purchased inside superannuation.
13. Only available under a linked policy outside of superannuation.
14. The maximum sum insured after indexation increases is $500,000.
15. Cannot be purchased in conjunction with Total and Permanent Disablement, Double Total and Permanent Disablement, Accidental Total and Permanent Disablement, Universal Total and Permanent Disablement, or Superannuation PLUS Double Crisis Recovery.
16. A maximum sum insured of $1,000,000 applies where the Life Insured is working as a Permanent Part-time Employee.
17. Applies to the total sums insured for Accidental Death cover and other similar benefits with us.
18. Only where the Policy that provides the Superannuation Life Cover Plan is purchased by a Self Managed Super Fund Trustee. Applicable to Self Managed Super Fund members only. For members of the AIA (Insurance) Super Scheme, the expiry age will be the policy anniversary prior to the member's 75 birthday.
19. Subject to premium amounts being available in the superannuation fund holding the relevant cover.
20. The minimum Sum Insured is $50,000.
21. Total and Permanent Disablement Stand Alone must be purchased.

Superannuation Life Cover Plan (continued)

Occupation Category	Rider Benefits (continued)						Term Cover Benefit	Total and Permanent Disablement Stand Alone Benefit	Universal Total and Permanent Disablement Stand Alone Benefit	Accidental Total and Permanent Disablement Stand Alone Benefit	Accidental Death Benefit
	Double Total and Permanent Disablement [1,11]	Universal Total and Permanent Disablement [1]	Double Universal Total and Permanent Disablement [1,15]	Waiver of Premium [1]	Maximiser [12]	Life Cover Purchase (TPD Stand Alone only) [21]					
Entry age next birthday (years) between											
AAA, AA, A	16 and 60	16 and 64	16 and 60	16 and 64	Same as Total and Permanent Disablement benefit	16 and 60	11 and 60 (5 year term); 11 and 55 (10 year term)	16 and 64	16 and 64	16 and 64	16 and 74
B											
C				16 and 60				16 and 60		16 and 60	
D	16 and 55			16 and 55	Not available	16 and 55		16 and 55		16 and 55	
E	16 and 50	16 and 50	16 and 50	16 and 50		16 and 50		16 and 50	16 and 50	Not available	
Home Duties	16 and 60	16 and 64	16 and 60	16 and 64		16 and 60		16 and 64	16 and 64	16 and 64	
Expiry age – policy anniversary prior to age (years)											
AAA, AA, A	70	65	65	70	Same as Total and Permanent Disablement benefit	70	End of chosen benefit term (5 or 10 years)	70	65	70	75
B	65			65		65		65		65	
C											
D					Not available						
E	55	55	55	55		55		55	55	Not available	
Home Duties	65	65	65	65		65		65	65	65	
Maximum Sum Insured											
AAA, AA, A	$5,000,000[6,8,16,20]	$1,000,000[6,8]	$1,000,000[6,8,20]	Not available	Total and Permanent Disablement Sum Insured	Total and Permanent Disablement Stand Alone Sum Insured	None[5]	$5,000,000[8,16]	$1,000,000[8]	$1,000,000[6]	$1,000,000[17]
B											
C											
D	$2,000,000[6,8,16,20]				Not available			$2,000,000[8,16]			
E	$1,000,000[6,8,20]							$1,000,000[8]		Not available	
Home Duties							$1,500,000 (age up to 45 next birthday) $1,000,000 (age 46–60 next birthday)	$1,000,000[8]		$1,000,000[8]	

Introduction of 'Business Safeguard Forward Underwriting' benefit

On page 15 add the following row under the **Optional Benefits at an additional cost (Rider Benefits)** section between the 'Forward Underwriting benefit' row and the 'School Fees Protector' row:

Business Safeguard Forward Underwriting benefitNS (see page 46)	✓			

On page 20 add the following row under the **Benefits at an additional cost (Rider Benefits)** section after the 'Forward Underwriting' row:

Business Safeguard Forward Underwriting benefitNS (see page 46)	✓ (Stand Alone only)	

On page 21 add the following row under the **Benefit at an additional cost (Rider Benefit)** section after the 'Forward Underwriting' row:

Business Safeguard Forward Underwriting benefitNS (see page 46)	✓ (Stand Alone only)

On page 28 add the following row under the **Benefits at an additional cost (Rider Benefits)** section between the 'Forward Underwriting' row and the 'Total and Permanent Disablement' row:

Business Safeguard Forward Underwriting benefit (see pages 46 – 47)	✓ (Stand Alone only)

Insert the following section in page 46 immediately before the 'Income Protection cover' heading:

Business Safeguard Forward Underwriting

The optional Business Safeguard Forward Underwriting benefit allows you to increase your future cover for certain benefits without providing further evidence of health when a 'business event' has occurred.

The Business Safeguard Forward Underwriting benefit is only available under an Ordinary Plan.

The minimum level of cover that can be selected when exercising an option is $10,000. Refer to pages 6–8 for Maximum Sum Insured limits.

Benefit overview

This table provides some important information about the Business Safeguard Forward Underwriting benefit.
For the full terms and conditions, ask for a copy of the Policy Document.

Detail	Business Safeguard Forward Underwriting
Premium structure	
Level Premiums	✓
Stepped Premiums	✓
Optimum Premiums	✓
Available with:	
Life Cover benefit	✓
Total and Permanent Disablement Stand Alone benefit	✓
Universal Total and Permanent Disablement Stand Alone benefit	✓
Crisis Recovery Stand Alone benefit	✓

Detail	Business Safeguard Forward Underwriting
Built-in benefit	
Business Safeguard Forward Underwriting You can exercise the option to obtain new or additional cover within 60 days of the occurrence of one of the following Business Events: • Increase in personal liability; • Increase in shareholder value; • Increase in the Life Insured's value to the business; up to the maximum Sum Insured for the relevant benefit. This benefit secures the option to buy cover for the additional benefits without providing further evidence of health at the time of the Business Event. Please refer to the Policy Document for a list of these benefits. Conditions apply.	✓

Business Safeguard Forward Underwriting Cover Amount

You can apply for a new or an additional Life Cover benefit, Total and Permanent Disablement benefit, Universal Total and Permanent Disablement benefit or Crisis Recovery benefit up to the amounts specified in the table below. The total amount of new or additional cover you can apply for under the Business Safeguard Forward Underwriting benefit is equal to the Business Safeguard Forward Underwriting cover amount.

The benefits that apply to you will be shown on your Policy Schedule.
For the date when cover ends, see page 84.

Business Safeguard Forward Underwriting Events

Type of Event	Maximum new or additional cover that can be purchased
Business Event options*	
Increase in personal liability	The lesser of: • 50% Business Safeguard Forward Underwriting cover amount; and • the amount of increase in your monetary liabilities, shareholder value or value to business as a result of the business activity.
Increase in shareholder value	
Increase in your value to the business	

*The life insured incurs additional monetary liability as a result of the following business activity:
- Life insured starts a new business.
- Life insured increases his/her personal liability for business debts.
- Life insured's shareholding/value in the business/value to the business increases.

On page 84 add the following row at the bottom of the table after the 'Forward Underwriting benefit' row:

Business Safeguard Forward Underwriting benefit:	• Full utilisation of the Business Safeguard Forward Underwriting Benefit Cover Amount selected (up to a maximum of $10,000,000). • Failure to exercise the option to increase the relevant Sum Insured as permitted under the Business Safeguard Forward Underwriting benefit at least once in any three year period, unless you can demonstrate that the financial evidence relating to your business and the purpose identified by you in respect of that period did not support an increase in the Sum Insured.

Introduction of 'Life Cover Purchase'

On page 20 add the following row under the '**Benefits at an additional cost (Rider Benefits)**' section after the 'Forward Underwriting' row:

Life Cover Purchase (see page 24)	✓ (Stand Alone only)	

Insert the following section on page 24 immediately before the 'Double Total and Permanent Disablement' heading:

Life Cover Purchase

The optional Life Cover Purchase benefit is available under an Ordinary Plan or a Superannuation Plan.

Benefit overview

This table provides some important information about the Life Cover Purchase benefit under a Total and Permanent Stand Alone benefit or a Crisis Recovery Stand Alone benefit or as a rider benefit to a Total and Permanent Disablement rider under a Crisis Recovery Stand Alone benefit. For the full terms and conditions, ask for a copy of the Policy Document.

Detail	Life Cover Purchase
Premium structure	
Level Premiums	✓
Stepped Premiums	✓
Optimum Premiums	✓
Available with:	
Total and Permanent Disablement Stand Alone benefit	✓
Crisis Recovery Stand Alone benefit	✓
Total and Permanent Disablement rider under a Crisis Recovery Stand Alone benefit	✓
Built-in benefit	
Life Cover Purchase After 100% of your Total and Permanent Disablement Stand Alone benefit claim or Crisis Recovery Stand Alone benefit claim or Total and Permanent Disablement rider claim under the Crisis Recovery Stand Alone benefit (where selected) has been paid, you have the option to purchase Life Cover up to the Sum Insured of the claim payment after the first anniversary of the date your claim was paid without further medical underwriting.* Note: If we paid the benefit due to one of the following conditions: • Alzheimer's Disease • Blindness (excluding Blindness as a result of a stroke/cancer) • Dementia • Loss of Hearing • Multiple Sclerosis • Paralysis (excluding Paralysis as a result of a stroke/cancer) – Diplegia – Hemiplegia – Paraplegia – Quadriplegia • Parkinson's Disease we will offer the Life Cover Purchase benefit option to be exercised after 6 months. You must exercise the option within 30 days from the anniversary of the claim payment.	✓
Premium Freeze You can freeze your premiums if you are age 35 or older and are paying your premiums on a stepped basis. This means that your premium stays the same each policy year, but your re-purchased Sum Insured reduces each policy year.	✓

* Premiums for this Life Cover Purchase option must continue to be paid until the date the Life Cover Purchase option is exercised or expires.

On page 28 add the following row under the '**Benefits at an additional cost (Rider Benefits)**' section after the 'Universal Total and Permanent Disablement' row:

Life Cover Purchase (see page 24)	✓ (Stand Alone only)

Amendments to 'Benefit exclusions and limitations'

On page 84 replace the following row:

Crisis Recovery Buy-back, Crisis Reinstatement, Total and Permanent Disablement Buy-back:	• Life Cover Plan: 30 days after first anniversary of Crisis Recovery or Total and Permanent Disablement claim payment date. • Crisis Recovery Stand Alone Plan: 60 days after the Crisis Recovery claim payment date. • Date that the option is exercised.

with:

Crisis Recovery Buy-back, Crisis Reinstatement, Total and Permanent Disablement Buy-back, Life Cover Purchase:	• Life Cover Plan: 30 days after first anniversary of Crisis Recovery or Total and Permanent Disablement claim payment date. • Crisis Recovery Stand Alone Plan: 60 days after the Crisis Recovery claim payment date. • Life Cover Purchase: 30 days after first anniversary of Crisis Recovery Stand Alone or Total and Permanent Disablement Stand Alone or Total and Permanent Disablement rider under the Crisis Recovery Stand Alone claim payment date; or for applicable crisis events: 30 days after the first six months of Crisis Recovery Stand Alone or Total and Permanent Disablement Stand Alone or Total and Permanent Disablement rider under the Crisis Recovery Stand Alone claim payment date. • Date that the option is exercised.

Implementation of a minimum sum insured of $50,000 for Double Total and Permanent Disablement, Double Universal Total and Permanent Disablement and Double Crisis Recovery

On page 24 insert immediately above the heading '**Benefit Overview**' the following:
"The minimum Sum Insured that can be selected is $50,000."

On page 26 insert immediately above the heading '**Benefit Overview**' the following:
"The minimum Sum Insured that can be selected is $50,000."

On page 35 insert immediately above the heading '**Benefit Overview**' the following:
"The minimum Sum Insured that can be selected is $50,000."

Amendment of Family Care benefit

On page 50 replace the Family Care benefit row with the following:

Family Care benefit We will pay a monthly benefit of up to 50% of your Insured Monthly Benefit for up to three months after the end of your Waiting Period if an immediate family member's monthly income is reduced as a result of looking after you while you are Totally Disabled and totally dependent on that person for your essential everyday needs. You could choose to use the benefit payment to cover any household expenditures including any childcare assistance. Other conditions apply.					✓	✓		

Amendment of 'Benign Brain Tumour' definition

On page 30 add the following row above the 'Coronary Artery Angioplasty' row:

Benign Brain Tumour – where diagnosed by a consultant neurologist/neuro surgeon.	25% of the Sum Insured with a maximum of $50,000 will be payable.

On page 90 replace the 'Benign Brain Tumour' definition with the following text:

'BENIGN BRAIN TUMOUR' where diagnosed and confirmed by a consultant neurologist/neurosurgeon means:

a non-cancerous tumour on the brain or spine giving rise to symptoms of increased intracranial pressure such as papilloedema, mental symptoms, seizures and sensory or motor skills impairment.

25% of the Sum Insured (up to a maximum of $50,000) will be paid for a diagnosis of a Benign Brain Tumour; or
100% of the Sum Insured will be paid if:
the tumour results in permanent neurological deficit, resulting in the life insured either;

- being totally and permanently unable to perform any one of the Activities of Daily Living (see page 89 for definition); or
- suffering at least a 25% impairment of whole person function as defined in *Guides to the Evaluation of Permanent Impairment (Guides) 5th edition*, American Medical Association.

The presence of the underlying tumour must be confirmed by imaging studies such as a CT scan or MRI (Magnetic Resonance Imaging).

Cysts, granulomas, cholesteatomas, malfunctions in or of the arteries or veins of the brain, haematomas and tumours in the pituitary gland are not covered.

Amendment of 'Coronary Artery Angioplasty' definition

On page 91 replace the 'Coronary Artery Angioplasty' definition with the following text:

'CORONARY ARTERY ANGIOPLASTY' means the actual undergoing of either:

- balloon angioplasty;
- insertion of a stent;
- atherectomy; or
- laser therapy

to correct a narrowing or blockage of coronary arteries within the same procedure. Angiographic evidence, indicating obstruction of the coronary arteries is required to confirm the need for this procedure. The procedure must be considered necessary by a cardiologist to correct or treat coronary artery disease.

25% of the Sum Insured, with a maximum of $25,000, will be payable where one coronary artery is obstructed and corrected with the use of angioplasty, atherectomy, laser therapy or the insertion of up to two stents.

50% of the Sum Insured, with a maximum of $50,000, will be payable where two coronary arteries are obstructed and corrected with the use of either angioplasty, atherectomy or laser therapy, or, the insertion of more than two stents (regardless of the number of coronary arteries involved).

For Partial payments under Coronary Artery Angioplasty, multiple claims may be made under the Crisis Recovery benefit.

100% of the Sum Insured will be payable where three or more coronary arteries are obstructed and corrected with the use of angioplasty, atherectomy, laser therapy or stents. This procedure can be completed in one procedure or via multiple procedures within a two month period.

After any payment for coronary artery angioplasty the Sum Insured will be reduced by the payment made.

Amendment of 'Guaranteed Future Insurability' definition

On page 92 replace the 'Personal Events' section with the following text:

Personal Events covered are:

Marriage

- A marriage or customary union as recognised in terms of the laws of Australia.
- A union recognised as a marriage in accordance with the tenets of any religion
- Two adults who are in a relationship as a couple (whether or not legally married to each other), regardless of their sex, where the two adults live with each other on a permanent and genuine domestic basis and have done so for a continuous period of at least 2 years.
- An option under the marriage event can only be exercised once. The event must not have occurred within six months of a Permanent Separation.
- The Life Insured must be a party to the marriage/union.

Permanent Separation

- A permanent separation of two parties to a Marriage as defined above.
- An option under the Permanent Separation event can only be exercised once. The event must not have occurred within six months of the Marriage event, as defined above.
- The Life Insured must be a party to the permanent separation.
- Permanent Separation to be evidenced by an order of divorce or a statutory declaration signed by both parties.

First anniversary of Marriage;

First anniversary of Permanent Separation;

Death of a Spouse;

Becoming a Carer

- The Life Insured must become a full time carer for the first time, who continuously provides constant in home care for at least 20 hours per week, 48 weeks per year to a Dependant. The Dependant requires assistance due to their disability or medical condition or due to being frail aged.

Birth or adoption of a Child

- The birth or legal adoption of a Child.
- The Life Insured must be a parent of the Child.
- Adoption of a Child can be by same sex or heterosexual couples.

Dependent Child commences Tertiary Education;

Effecting a first mortgage on the purchase of a home, or increasing an existing first mortgage for the purpose of building or renovation works on the home.

- The mortgage must be on the Life Insured's principal place of residence with a mortgage provider.

The event for 'Marriage' and 'first anniversary of Marriage' can only be exercised once. The exercising of one of these conditions, cancels out the other event being exercised.

The event for 'Permanent Separation' and 'first anniversary of Permanent Separation' can only be exercised once. The exercising of one of these conditions, cancels out the other event being exercised.

For 'Marriage', 'Permanent Separation', 'first anniversary of Marriage', 'first anniversary of Permanent Separation', 'death of a Spouse', 'birth or adoption of a Child' 'Becoming a Carer' and 'Dependent Child commences tertiary education' events, the Life Cover/Total and Permanent Disablement Sum Insured may be increased under this option by the lesser of:

- 25% of the original Life Cover/Total and Permanent Disablement Sum Insured; and
- $200,000.

For the 'effecting a first mortgage on the purchase of a home, or increasing an existing first mortgage' event, the Life Cover/Total and Permanent Disablement Sum Insured may be increased under this option by the lesser of:

- 50% of the original Life Cover/Total and Permanent Disablement Sum Insured;
- amount of the first mortgage;
- amount of the increase of the first mortgage; and
- $200,000.

Additional Information

On page 85 replace the text immediately under the heading 'Nomination of beneficiary' with the following:

'You may nominate beneficiaries to receive all death claim proceeds payable under the Ordinary Plan.

Any such nomination or any revocation or amendment of such nomination must be made in writing and in the form acceptable to AIA Australia. Your valid written nomination will ensure your death claim proceeds are paid directly to the nominated beneficiaries and in the designed portions in your nomination and will not be paid to your estate.

See pages 66 – 67 for nominations under the Superannuation Plan held in the Scheme.'

Important contact information

Should you have any questions or concerns about your policy please contact your adviser in the first instance or us direct on 1800 333 613.

You can also visit aia.com.au for additional contact details and further information.