



032 00868

MR RODNEY HARPER AND MRS JAYNE HARPER ATF
HARPER SUPERANNUATION FUND
23 BARTON DRIVE
SANDHURST VIC 3977

9 March 2022



Your valuable cover remains secure

This letter provides you with important information about your AIA SMSF Plan policy. It's important that you read and understand the policy document for full terms and conditions of the benefits that apply to you because this letter is only a summary of your policy details.

No one knows what's ahead today or tomorrow or in 12 months' time. That's why your choice to protect your financial future through your AIA SMSF Plan policy is likely one of the most important decisions you've ever made.

As a reward for your loyalty we give you additional cover at no extra cost to you. See the final page for details.

What you need to know

- Because you pay by direct debit, payment is automatic and you don't need to do anything to remain protected.
- Please read this letter including the section regarding your premium and indexation on the next page and keep this letter for future reference. Please also read any flyers we have included, these are designed to help you.

Policy owner(s)
Mr Rodney Harper and Mrs Jayne Harper ATF

Policy type
SMSF Plan

Policy number
02507463

Policy anniversary date
30 March 2022

Monthly premium
\$287.07

Customer Service Centre
Phone: 13 1056
Monday to Friday
(excluding public holidays)
8:00 am - 6:00 pm (AEST/AEDT)

PO Box 320
Silverwater NSW 2128

aia.com.au

Your financial adviser
Stephen Sloane
03 9038 8267

**Access to Medix is now
included in your policy,
find out more by visiting
www.aia.com.au/medix**

Premium rate increases

We can at any time change our stepped or level premium rates for all our policy owners. If we increase premium rates, we'll tell you before it happens.

Need help?

If we can help you in any way, please contact our Customer Service Centre or your financial adviser at the numbers provided. If you have a complaint please refer to 'How to make a complaint' in our PDS. This is available from <https://www.aia.com.au/en/individual/help-support/forms-docs.html> and scroll down to the Life Insurance section. For advice related questions or complaints please contact your financial adviser.

Thank you for choosing AIA Australia. We look forward to protecting your financial security again this year.

Yours sincerely,
Customer Service Team

Issued by AIA Australia Limited ABN 79 004 837 861 AFSL 230043 (AIA Australia)



Your policy summary

Policy owner(s)

Mr Rodney Harper and Mrs Jayne Harper ATF

Policy number

02507463

Date insured from

30 March 2016

Policy anniversary date

30 March 2022

Premium type*

Stepped

Monthly premium

\$287.07

This amount includes your premium, indexation, policy fee and stamp duty, less any discounts you're eligible for.

As you have opted to receive indexation on your policy, your benefits stated below have been increased by 3.00% indexation. This affects your premium, if you don't want indexation applied to your policy, please call us.

As you have chosen to pay stepped premium rates, your premium rate will generally be higher as you get older.





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The benefits of maintaining your cover

By maintaining your policy you have continuity of valuable protection cover. If you are considering changes to your cover or cancelling your cover altogether you should be aware of the following important information.

- If you are having difficulty meeting your premium payments or would like to change the terms of your policy there are a number of options that can be considered. Please contact your financial adviser or call us to discuss your options.
- Should you choose to replace your policy with another insurer, you may be required to go through underwriting and new medical checks and may not be offered the same cover.
- Should you choose to cancel your cover and be uninsured, you will not be able to make a claim for an illness or injury that occurs after the policy is cancelled.

How to make a claim

If you wish to make a claim, please call us on **13 1056** from 8.00 am to 6.00 pm (AEST/AEDT), Monday to Friday (excluding public holidays) to obtain a claims kit. Please note that you must tell us in writing of any claim or potential claim within three months of the event that caused the claim. The claims kit will assist you to do this and will explain the information we need to process the claim. You can also refer to the Product Disclosure Statement and Policy document for information on what may be required in the event of a claim.

This policy does not have a cash value when it ends

Your policy doesn't have a surrender value or cash-in payable at any point.



Important information: Any advice that has been prepared has not taken account of your objectives, financial situation or needs. Because of that, before acting on the advice, you should consider the appropriateness of the advice in regards to your objectives, financial situation and needs. This information is provided by AIA Australia Limited ABN 79 004 837 861 AFSL 230043 (AIA Australia). We can be contacted by phone, our website or you can write to us. For illustration purposes only, the term 'you' in this letter assumes the policy owner and life insured are the same. This information is only a brief summary of features of this policy. Please check your policy documentation for full details and conditions. You pay us premiums or fees for the products that we provide to you. We do not charge you any additional fees for providing you with any general financial product advice. Staff of AIA Australia, who provide a service, do not receive specific payments or commissions for the giving of that service but do receive salaries. Bonuses and other benefits may also be paid to employees.