

Risk Researcher - First Year Premiums AIA



Personal Details

Client Name:	Armitage, Peter	Gender:	Male
Date of Birth:	23 February 1979	Smoker Status:	Non-Smoker
Occupation:	3B - Moderate Manual - Qualified Trades	Self Employed:	No
Home State:	NSW	Annual Income (ex super):	\$110,000

Protection Details


Premium Frequency (Super):	Yearly
Premium Frequency (Non-super):	Monthly

Life	
Life Sum Insured:	\$1,124,570
Ownership Structure:	Super
Premium Style:	Stepped

TPD	
TPD Sum Insured:	\$1,124,570
Ownership Structure:	Super or Non-super
Premium Style:	Stepped
TPD Definition:	Super-linked
TPD Cover Type:	Linked

Product for Review

The following product has been selected for Review:

 Term Life Super	\$2,804.59
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Premium Table

Provider	Products	General Score	Inside Super	Outside Super	Premium Instalments	Annualised Premium
	Insurance A <i>Life Cover Super & TPD (linked to Super)</i>	95 / 58	\$1,207.40	\$27.98	\$1,543.16	\$1,543.16
	Insurance B <i>Death Super & TPD (linked to Super)</i>	95 / 64	\$1,338.16	\$30.21	\$1,700.68	\$1,700.68
	Insurance C <i>Life Super & TPD (linked to Super)</i>	95 / 53	\$1,252.11	\$37.89	\$1,706.79	\$1,706.79
	Insurance D <i>Life Cover Super & TPD (linked to Super)</i>	95 / 72	\$1,928.48	\$44.86	\$2,466.80	\$2,466.80
	Existing Policy	86 / 47	\$2,146.99	\$54.80	\$2,804.59	\$2,804.59

Risk Researcher - First Year Premiums AIA



Personal Details

Client Name:	Armitage, Sarah	Gender:	Female
Date of Birth:	25 November 1984	Smoker Status:	Non-Smoker
Occupation:	Shopkeeper - Chemist Assistant	Self Employed:	No
Home State:	NSW	Annual Income (ex super):	\$35,000

Protection Details


Premium Frequency (Super):	Yearly
Premium Frequency (Non-super):	Monthly

Life	
Life Sum Insured:	\$1,124,570
Ownership Structure:	Super
Premium Style:	Stepped

TPD	
TPD Sum Insured:	\$1,124,570
Ownership Structure:	Super or Non-super
Premium Style:	Stepped
TPD Definition:	Super-linked
TPD Cover Type:	Linked

Product for Review

The following product has been selected for Review:

 Term Life Super	\$1,192.20
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Premium Table

Provider	Products	General Score	Inside Super	Outside Super	Premium Instalments	Annualised Premium
	Insurance A Life Cover Super & TPD (linked to Super)	95 / 58	\$649.41	\$14.09	\$818.49	\$818.49
	Insurance B Life Cover Super & TPD (linked to Super)	97 / 75	\$710.68	\$14.86	\$889.00	\$889.00
	Insurance C Death Super & TPD (linked to Super)	95 / 64	\$800.35	\$16.12	\$993.79	\$993.79
	Insurance D Death Super & Platinum TPD (linked to Super)	95 / 67	\$800.35	\$27.07	\$1,125.19	\$1,125.19
	Insurance E	86 / 47	\$969.00	\$18.60	\$1,192.20	\$1,192.20



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

PO Box 6111
Melbourne VIC 3004
Phone : 1800 333 613
Fax : 1800 832 266

AIA.COM.AU

07 September 2023

Certificate of Currency

A summary of your benefits is contained below.

Any questions? Call 1800 333 613

Dear Policyholder,

Product: TERM LIFE (SUP)
Policy Number: 68393118
Policy Owner: THE P & S ARMITAGE SUPER FUND
Commence Date: 03/06/2021
Life Insured: ARMITAGE, MR PETER
Date Paid to: 03/06/2024

Please keep this with your policy documents which provide a full description of the terms and conditions of your insurance policy.

Summary of Policy Benefits

Benefits	Sum Insured \$	Current Premium \$	Stamp Duty \$	Total Premium \$
P20A, Superannuation Life Cover, Stepped, Expiry age 100	1,124,570.00	726.19		726.19
P20A, Super TPD Maximiser, Any Occ, Stepped, Exp age 65	1,124,570.00	1,326.53		1,326.53

Policy Fee: \$94.27

Total Annual Premium \$2,146.99

This document is provided for information purposes only. The benefit sum insured and premiums are current as of the date of issue. The document serves as a summary only and does not provide any details or create additional rights or entitlements under the policy.

It is important to note that certain benefits have policy terms that change over time and these changes are not reflected in the benefit description, including:

- Level premium structure switching to Stepped at the Policy Anniversary prior to your 65th or 70th birthday;
- Double Crisis Recovery benefit converting to a Crisis Recovery benefit instead of expiring at its expiry date;
- Eligible TPD and Crisis Recovery benefits converting to a Loss of Independence (LOI) definition at the Policy Anniversary prior to your 65th or 70th birthday.

For full details please refer to your Product Disclosure Statement, Policy Document, Policy Upgrade information, and correspondence regarding your policy terms received from us.

Should you have any enquiries concerning your policy, please do not hesitate to contact our office on 1800 333 613 or speak with your adviser.

Kind Regards,
AIA Australia.



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Dear Policyholder,

Product: TOT & PERM DIS
Policy Number: 68393120
Policy Owner: ARMITAGE, MR PETER
Commence Date: 03/06/2021

Life Insured: ARMITAGE, MR PETER
Date Paid to: 03/10/2023

Please keep this with your policy documents which provide a full description of the terms and conditions of your insurance policy.

Summary of Policy Benefits

Benefits	Sum Insured \$	Current Premium \$	Stamp Duty \$	Total Premium \$
P20A, TPD Maximiser, Own Occupation, Stepped, Expiry age 65	1,124,570.00	54.80		54.80

Policy Fee: \$0.00

Total Monthly Premium \$54.80

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Dear Policyholder,

Product: TERM LIFE (SUP)
Policy Number: 68393167
Policy Owner: EQUITY TRUSTEES SUPER LTD
Commence Date: 03/06/2021

Life Insured: ARMITAGE, MRS SARAH
Date Paid to: 03/10/2023

Please keep this with your policy documents which provide a full description of the terms and conditions of your insurance policy.

Summary of Policy Benefits

Benefits	Sum Insured \$	Current Premium \$	Stamp Duty \$	Total Premium \$
P20A, Superannuation Life Cover, Stepped, Expiry age 100	1,124,570.00	30.11		30.11
P20A, Super TPD Maximiser, Any Occ, Stepped, Exp age 65	1,124,570.00	42.16		42.16

Policy Fee: \$8.48

Total Monthly Premium \$80.75

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Any questions? Call 1800 333 613

Dear Policyholder,

Product: TOT & PERM DIS
Policy Number: 68393179
Policy Owner: ARMITAGE, MRS SARAH
Commence Date: 03/06/2021

Life Insured: ARMITAGE, MRS SARAH
Date Paid to: 03/10/2023

Please keep this with your policy documents which provide a full description of the terms and conditions of your insurance policy.

Summary of Policy Benefits

Benefits	Sum Insured \$	Current Premium \$	Stamp Duty \$	Total Premium \$
P20A, TPD Maximiser, Own Occupation, Stepped, Expiry age 65	1,124,570.00	18.60		18.60

Policy Fee: \$0.00

Total Monthly Premium \$18.60

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