

16 December 2020

TWO LITTLE INDIANS SUPERANNUATION  
FUND  
16 Crichton Street  
YEERONGPILLY QLD 4105

Policy Number: 68324753  
Life Insured: Mrs Victoria Garrett  
Product: Priority Protection

Dear Policyholder,

Thank you for choosing AIA Australia. We are delighted to advise that your application for life insurance has been approved.

Policyholder, rest assured – you're in safe hands with AIA. As one of the world's largest life insurers, we've been providing cover to Australians for over 45 years and understand that life can be unpredictable. We're proud to be the partner who will be there for you into the future.

### **Your policy**

Enclosed you'll find a copy of your Policy Schedule. This outlines all the insurance benefits you've purchased. We recommend you keep this document with the Product Disclosure Statement your adviser would have issued you.

It's important that you read through both these documents carefully to ensure they reflect your insurance needs. You'll require them if you need to make a claim or change your cover, so please store them somewhere safe.

### **What happens next**

As your full cover has now come into effect, your complimentary interim cover no longer applies. Going forward, policy payments will be deducted from your account every year on 7th of December (or the next business day if the date falls on a weekend or public holiday).

### **AIA Vitality**

Our records show that your Priority Protection policy also includes an AIA Vitality membership. Your membership contributions of \$138.00 per year will be made via your chosen payment method.

For further information about AIA Australia, and to hear from some of our other customers, visit [aia.com.au](http://aia.com.au). If you have any questions about your cover, please call AIA Australia on 1800 333 613 or contact your adviser, CAPSTONE: STEPHEN WILSON #2.

Again, thank you for choosing AIA Australia.

Yours sincerely,

At AIA Australia we understand that real life is always changing. That's why we offer products that protect your income and cover you in the event of serious illness such as cancer or a heart attack.

Talk to your Financial Adviser to make sure you are financially protected for whatever life throws your way.

Life's better with the right partner.



Pina Sciarrone  
**Chief Retail Insurance Officer**

As you go through life, your insurance needs change. AIA Australia offers a range of protection options that will ensure you're covered for whatever life throws your way, from serious illness to permanent disability to a traumatic event. Speak to your Financial Adviser to make sure you're insured against the unforeseeable.

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<b>Policy Number</b>	68324753
<b>Life Insured</b>	Mrs Victoria Garrett
<b>Policy Owner</b>	TWO LITTLE INDIANS SUPERANNUATION FUND
<b>Beneficiary</b>	AS NOMINATED
<b>Register</b>	QLD

<b>Sum Insured Indexed</b>	YES
<b>Age Next Birthday</b>	55 FEMALE NON-SMOKER
<b>Occupation Code</b>	A3
<b>Commencement Date</b>	15/12/2020
<b>First Premium Due</b>	15/12/2020
<b>Policy Expiry Date</b>	15/12/2065

## POLICY SCHEDULE

PRIORITY PROTECTION				
Benefit(s)	Benefit Details	Sum Insured	Premium Expiry date	Premium Payable
SUPERANNUATION LIFE COVER PLAN				
LIFE COVER (SUPER)	Premium Type: STEPPED	\$2,000,000.00	15/12/2065	\$2,479.95
TPD (SUPER) (ANY OCCUPATION)	Premium Type: STEPPED	\$2,000,000.00	15/12/2035	\$4,365.90
TPD BUY-BACK (SUPER) (ANY OCC)	Premium Type: STEPPED	\$2,000,000.00	15/12/2035	\$267.30
<b>Policy Fee (Yearly)</b>				<b>\$85.60</b>
<b>Stamp Duty (Yearly)</b>				<b>\$0.00</b>
<b>Total Yearly Premium Payable (In First year)</b>				<b>\$7,198.75</b>

### NOTES

- As long as the Life Insured remains a member of the AIA Vitality Program, AIA Australia Limited may discount your premium in accordance with the rules mentioned in the Premium Discounts - AIA Vitality membership section of the Priority Protection PDS. AIA Australia Limited may vary or withdraw the rules from time to time. The premium discounts are not guaranteed.
- Our agreement to enter into this Policy is subject to the cancellation of any other existing policy as at the Commencement Date which you or the Life Insured indicated in the application for insurance that this Policy would be replacing. Notwithstanding any other terms of the Policy to the contrary, no liability arises under this Policy for any insured event until such time as any policy you or the Life Insured indicated would be cancelled, has in fact been cancelled.

PDS: V20 - NO PD  
Adviser ID: 4B3400619