

6 December 2018

Evans Super Fund  
24 Plymouth Cres  
KINGS LANGLEY NSW 2147

Dear Policyholder,

**POLICY NUMBER:** 67422196  
**PRODUCT NAME:** Priority Protection  
**LIFE INSURED:** Mrs Penny Evans

Thank you for choosing AIA Australia for your insurance needs.

At AIA Australia, we understand that life can be unpredictable and your insurance needs often change over time. We look forward to supporting your needs by providing insurance cover that can change with you – ensuring you're financially protected no matter what life throws your way.

With AIA, you're in safe hands. We've been a market leader in life insurance, right across the Asia Pacific region, for over 90 years. And for more than 40 years, AIA Australia has offered quality life, disability, crisis and income protection insurance products.

We currently provide valuable cover to more than 2.5 million Australians and pay well over \$2 million in claims every working day. AIA Australia is proud to be here for you and your family today and into the future.

In relation to your new policy, you'll find these important documents enclosed:

1. Your Policy Schedule listing the insurance benefits you've purchased
2. Your Policy Document outlining the key policy features, and the policy terms and conditions

Please read through the documents carefully and ensure that they accurately reflect your requested insurance requirements. Where applicable, please be advised that any complimentary interim cover previously in place has now ceased.

Your future monthly premiums will be deducted from your account on the 28<sup>th</sup> of each month, or the next business day if the 28<sup>th</sup> falls on a weekend or public holiday.

For further information about AIA Australia, and to hear from some of our other customers, go to [aia.com.au](http://aia.com.au), if you have any questions about your cover, please call us on 1800 333 613 or contact your adviser, BLUE CHIP SUPER: BAIN STENOS.

Again, thank you for choosing AIA Australia.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Pina', with a stylized flourish at the end.

Pina Sciarrone  
**Chief Retail Insurance Officer**

<b>Policy Number</b>	67422196
<b>Life Insured</b>	Mrs Penny Evans
<b>Policy Owner</b>	Evans Super Fund
<b>Beneficiary</b>	AS NOMINATED
<b>Register</b>	NSW

<b>Sum Insured Indexed</b>	NO
<b>Age Next Birthday</b>	41 FEMALE SMOKER
<b>Occupation Code</b>	A4
<b>Commencement Date</b>	06/12/2018
<b>First Premium Due</b>	06/12/2018
<b>Policy Expiry Date</b>	06/12/2077

## 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	\$500,000.00	06/12/2077	\$37.01
TPD (SUPER) (ANY OCCUPATION)	Premium Type: STEPPED	\$300,000.00	06/12/2047	\$17.10
Benefit(s)	Benefit Details	Sum Insured	Premium Expiry date*	Premium Payable
SUPERANNUATION INCOME PROTECTION INDEMNITY PLAN				
INCOME PROTECTION	Premium Type: STEPPED Waiting Period: 30 DAY Benefit Period: TO AGE 65*	\$6,300.00	06/12/2042	\$218.97
CLAIM ESCALATION	Premium Type: STEPPED Waiting Period: 30 DAY Benefit Period: TO AGE 65*	\$6,300.00	06/12/2042	\$35.82
* Your Income Protection benefit payments will expire on the Premium Expiry Date shown above, or at the end of the Benefit Period - whichever is earlier.				
<b>Policy Fee (Yearly)</b>				<b>\$0.00</b>
<b>Stamp Duty (Yearly)</b>				<b>\$141.55</b>
<b>Total Yearly Premium Payable (In First year)</b>				<b>\$3,573.81</b>
<b>Total Monthly Premium Payable (In First year)</b>				<b>\$321.64</b>

### NOTES

- 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.