



051 00008

MR SP & MRS DL LOW ATF THE LOW SUPERANNUATION
FUND
C/ BRIAN GOODALL CPA
PO BOX 7276
SPEARWOOD WA 6163

Policy owner(s)
**Mr SP & Mrs DL Low ATF The Low
Superannuation Fund**

Policy type
Total Care Plan

Policy number
00797896

1 February 2023

Policy anniversary date
18 February 2023


Annual premium
\$1,501.72

Your valuable cover remains secure

This letter provides you with important information about your AIA Total Care 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 Total Care 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.


Customer Service Centre
Phone: 13 1056
Monday to Friday
(excluding public holidays)
9.00 am - 5.00 pm (AEST/AEDT)


PO Box 320
Silverwater NSW 2128


aia.com.au

Your financial adviser
Royce Goodall
08 9434 2722

What you need to know

- Shortly you'll receive your payment notice which you'll need to pay by the due date 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.

Find out more about your insurance protection

It's important to understand your cover and how it can protect you and your family. If you're looking for more information about your insurance protection, including how your cover and premiums can change over time, visit aia.com.au/life or scan the QR code below:



**In 2021, we provided
financial assistance
and security to our life
insurance customers by
paying out \$2.12 billion
across direct, group
and retail claims.**



Your policy summary

Policy owner(s)	Mr SP & Mrs DL Low ATF The Low Superannuation Fund
Policy number	00797896
Date insured from	18 February 2003
Policy anniversary date	18 February 2023
Premium type*	Stepped
Annual premium	\$1,501.72

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 7.30% 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.

Nominated beneficiaries for your death benefits **Stephen Low 100.00%**

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Life insured	D L Low
Smoking status	Non-smoker
Life Care	This cover pays a lump sum benefit if you die or become terminally ill.
Cover amount	\$446,907.00
Cover expiry date	18 February 2069
Loyalty Bonus benefit	\$22,345.35
The Loyalty Bonus benefit amount is added to the amount paid.	
Accidental Death Cover	This cover pays a lump sum benefit if you die due to an accident.
Cover amount	\$446,907.00
Cover expiry date	18 February 2069
Plan Protection option	Waives your premiums while you are totally and temporarily disabled for more than three months.

*** Premium type descriptions**

Stepped - your annual premium increases as the life insured gets older. We calculate the premium according to the life insured's age on each policy anniversary date.

Level - your premium rate doesn't increase as the life insured gets older. The level premium rate is calculated according to the life insured's age on the date cover started. We change your premium rate to 'stepped' on and from the policy anniversary date before the life insured's 65th birthday.

Loyalty Bonus benefit

You've now held this policy for five consecutive years, so to reward your loyalty we will increase the benefit that may become payable under your policy by five per cent at no additional cost to you.