

10 August 2021

ABART SUPERANNUATION FUND
33 Endeavour Street
RED HILL ACT 2603

Policy Number: 68505590
Life Insured: Mr Walter Abhayaratna
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 August (or the next business day if the date falls on a weekend or public holiday).

For further information about AIA Australia, and to hear from some of our other customers, visit aia.com.au. If you have any questions about your cover, please call AIA Australia on 1800 333 613 or contact your adviser, SYNCHRON: JAMIE LEWIS.

Again, thank you for choosing AIA Australia.

Yours sincerely,



Pina Sciarrone
Chief Retail Insurance Officer

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.

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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Policy Number	68505590
Life Insured	Mr Walter Abhayaratna
Policy Owner	ABART SUPERANNUATION FUND
Beneficiary	AS NOMINATED
Register	ACT

Sum Insured Indexed	YES
Age Next Birthday	55 MALE NON-SMOKER
Occupation Code	M
Commencement Date	09/08/2021
First Premium Due	09/08/2021
Policy Expiry Date	09/08/2041

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	\$3,000,000.00	09/08/2041	\$5,480.76
TPD (SUPER) (ANY OCCUPATION)	Premium Type: STEPPED	\$2,000,000.00	09/08/2031	\$4,262.82
TPD BUY-BACK (MAXIMISER)	Premium Type: STEPPED	\$2,000,000.00	09/08/2031	\$376.98
Policy Fee (Yearly)				\$85.60
Stamp Duty (Yearly)				\$0.00
Total Yearly Premium Payable (In First year)				\$10,206.16

NOTES

1. 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.
2. Please note the terms of acceptance were collected telephonically.
3. This Policy is issued under Takeover Terms. The cover issued under this Policy is subject to cancellation of the existing cover as at the Commencement Date which this Policy is to replace as stated in your application.
4. 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.
5. Special Terms and Conditions Apply.

PDS: V22 - NO PD
Adviser ID: 3B0334576

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