

10 August 2018

Mr Steven Parnham  
20 Lachlan Dr  
WAKERLEY QLD 4154

Dear Mr Parnham,

**POLICY NUMBER:** 67060638  
**PRODUCT NAME:** Priority Protection  
**LIFE INSURED:** Mr Steven Parnham

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 7<sup>th</sup> of each month, or the next business day if the 7<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', written in a cursive style.

Pina Sciarrone  
**Chief Retail Insurance Officer**

<b>Policy Number</b>	67060638
<b>Life Insured</b>	Mr Steven Parnham
<b>Policy Owner</b>	Mr Steven Parnham
<b>Beneficiary</b>	AS NOMINATED
<b>Register</b>	QLD

<b>Sum Insured Indexed</b>	YES
<b>Age Next Birthday</b>	53 MALE NON-SMOKER
<b>Occupation Code</b>	AAA
<b>Commencement Date</b>	10/08/2018
<b>First Premium Due</b>	10/08/2018
<b>Policy Expiry Date</b>	10/08/2030

## POLICY SCHEDULE

PRIORITY PROTECTION				
Benefit(s)	Benefit Details	Sum Insured	Premium Expiry date*	Premium Payable
INCOME PROTECTION AGREED PLAN				
INCOME PROTECTION	Premium Type: STEPPED  Waiting Period: 30 DAY  Benefit Period: TO AGE 65  No benefit shall be payable under this policy for any period of disability due to any disorder of, or injury to the Right knee including any treatment and/or complications thereof ('the pre-existing disorder') UNLESS in the opinion of a medical practitioner acceptable to AIA Australia, the disability is not in any way, either directly or indirectly, contributed to, caused or aggravated by the pre-existing disorder.	\$10,000.00	10/08/2030	\$337.67
CLAIM ESCALATION	Premium Type: STEPPED  Waiting Period: 30 DAY  Benefit Period: TO AGE 65  No benefit shall be payable under this policy for any period of disability due to any disorder of, or injury to the Right knee including any treatment and/or complications thereof ('the pre-existing disorder') UNLESS in the opinion of a medical practitioner acceptable to AIA Australia, the disability is not in any way, either directly or indirectly, contributed to, caused or aggravated by the pre-existing disorder.	\$10,000.00	10/08/2030	\$42.18
* Your Income Income Protection benefit will expire on the Premium Expiry Date shown above. Any payments made under this benefit will stop on the Premium Expiry Date shown, 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>\$379.85</b>	
<b>Total Yearly Premium Payable (In First year)</b>			<b>\$4,600.40</b>	
<b>Total Monthly Premium Payable (In First year)</b>			<b>\$414.04</b>	

### NOTES

1. The Insured Monthly Benefit (IMB) referred to in the Schedule is guaranteed by AIA Australia. This guarantee is provided in reliance upon the evidence of income that you provided with your application for insurance or any subsequent application to increase the IMB (collectively referred to as the Application). Should the evidence of income provided with the Application be learnt at time of claim to be misleading or incomplete, the IMB will be reduced to an amount AIA Australia would have offered at time of Application

based on your actual income. This Schedule takes precedence over anything stated in the Product Disclosure Statement and your policy document to the extent of any inconsistency.

2. 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.

3. Agreed Value - Verified. Financial information has been provided with your application to justify the insured monthly benefit in the event of a claim. For more details refer to the Policy Document.

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.

PDS: Version 17

Adviser ID: 2H0300254