



AIA Australia Limited
(ABN 79 004 837 861 AFSL 230043)
PO Box 6111
Melbourne VIC 3004
Phone: 1800 333 613
Fax: 1800 832 266
AIA.COM.AU

17 February 2020

Andrew Family Super Fund
4 Tobin Pl
MARAYONG NSW 2148

Policy Number: 68055419
Life Insured: Mr Noel Andrew
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 15th of February (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, SIRA: CLICK INSURE PTY LTD.

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	68055419
Life Insured	Mr Noel Andrew
Policy Owner	Andrew Family Super Fund
Beneficiary	AS NOMINATED
Register	NSW

Sum Insured Indexed	NO
Age Next Birthday	51 MALE NON-SMOKER
Occupation Code	A1
Commencement Date	17/02/2020
First Premium Due	17/02/2020
Policy Expiry Date	17/02/2069

POLICY SCHEDULE

PRIORITY PROTECTION				
Benefit(s)	Benefit Details	Sum Insured	Premium Expiry date	Premium Payable
SUPERANNUATION LIFE COVER PLAN				
LIFE COVER (SUPER)	Premium Type: OPTIMUM	\$1,083,035.00	17/02/2069	\$1,195.40
TPD (SUPER) (ANY OCCUPATION)	Premium Type: OPTIMUM No benefit shall be payable under this policy for Total and Permanent Disablement due to any disorder of, or injury to the Right shoulder 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.	\$541,516.00	17/02/2039	\$657.90
TPD BUY-BACK (MAXIMISER)	Premium Type: OPTIMUM No benefit shall be payable under this policy for Total and Permanent Disablement due to any disorder of, or injury to the Right shoulder 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.	\$541,516.00	17/02/2039	\$64.50
Policy Fee (Yearly)				\$85.60
Stamp Duty (Yearly)				\$0.00
Total Yearly Premium Payable (In First year)				\$2,003.40

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

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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: V18.1 - NO PD
Adviser ID: 3H1000127



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AIA.COM.AU

1 July 2020



000434 005

ANDREW FAMILY SUPER FUND,
4 TOBIN PL
MARAYONG NSW 2148
AUSTRALIA

Premium Receipt

Period ending 30 June 2020

Any questions? Call 1800 333 613

Dear Policyholder,

Policy Number: 68055419
Life Insured: ANDREW, MR NOEL
Policy Owner: ANDREW FAMILY SUPER FUND,

We wish to advise that according to our records, the total premiums we received in respect of your policy for the financial year ending 30th June 2020 is as follows:

Description	Base Premium	Stamp Duty	Total Premiums Received
LIFE COVER (SUPER)	\$ 1,195.40	\$ 0.00	\$ 1,195.40
TPD (SUPER) (ANY OCCUPATION)	\$ 657.90	\$ 0.00	\$ 657.90
TPD BUY-BACK (MAXIMISER)	\$ 64.50	\$ 0.00	\$ 64.50
Policy Fee			\$ 85.60
Total			\$ 2,003.40

This is not a request for payment but confirmation of premiums received.

If you are unsure whether the premiums under your policy are tax deductible items, we recommend you seek professional tax advice.

If you have any questions about this letter please contact your adviser or contact us on 1800 333 613.

Yours sincerely,

Pina Sciarrone
Chief Retail Insurance Officer

Adviser: SYNCHRON: MAFD #3

PS1118

