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SUPER SMART SUPER FUND  
PO BOX 1777  
WOLLONGONG DC NSW 2500

07 February 2020

Policy Number: 79932484

Dear SUPER SMART SUPER FUND,

At AIA Australia we're committed to our clients. More than 3.5 million Australians trust us to protect their financial security each year. Our reputation for prompt payment of claims has helped us become one of the biggest insurance providers in the country. In 2018 alone, we paid out \$1.4 billion in claims to Australians facing possible financial insecurity.

#### **Changes to your insurance premiums**

Like all insurance providers, at AIA Australia we conduct ongoing reviews of our pricing structures and claims experience.

As a result of our most recent review, the premium for your insurance policy will increase to \$976.27 on your next policy anniversary. This increase includes any applicable age and Benefit Indexation adjustments, and will be reflected in your policy anniversary renewal notice.

#### **How your financial adviser can help**

Your financial adviser recommended that you take out insurance with AIA Australia on the basis that it provided the best cover for your unique financial situation and personal circumstances. This makes your adviser the best person to speak with if you have any queries about your premiums or any other aspects of your policy.

We recommend that you arrange a discussion with your financial adviser when you receive your next renewal notice, to discuss how to best manage your premiums.

#### **Savings with AIA Vitality**

You may be able to reduce your premiums through being an active member of AIA Vitality. This is because the AIA Vitality program encourages healthy behaviours that lessen the likelihood of members experiencing non communicable diseases such as respiratory disease, diabetes, cancer and cardiovascular disease. Backed by science and built on innovation, this unique health and wellbeing program rewards you for making healthier choices! To learn more and become a member, call our Client Services team on 1800 333 613.

#### **The importance of Priority Protection - Income Protection**

More than half of the respondents in a recent survey said, if the primary income earner in their household became unable to work, they would feel the financial impact within three months or less.

Income protection relieves financial pressure by providing regular payments in the event that you become unable to work due to illness or injury. In 2018, AIA Australia paid out more than \$80 million in income protection claims.

#### **Privacy**

Personal and sensitive information will be handled in the manner described in the AIA Australia Privacy Policy as updated from time to time (available at [www.aia.com.au](http://www.aia.com.au), or by calling 1800 333 613) for purposes that include, the administration of your policy or claim, the provision of products and services, our business operations and other purposes set out in our AIA Australia Privacy Policy. By providing information to us or your representatives, including but not limited to your adviser, and otherwise interacting with us, you confirm that you were notified of these matters, that you consent to the handling, collection, use and disclosure of personal and sensitive information in the manner described in the AIA Australia Privacy Policy and, if you provide information about someone else, you have their consent. We rely on the accuracy of the personal information provided to us. If the personal information in this letter or attachments is incorrect please call us on 1800 333 613.

For more information on your policy, or how to manage your premiums, call your financial adviser TFLG: KEVIN TREES on 02 9899 8322, or our Client Service team on 1800 333 613.

Thank you for allowing AIA Australia to take care of your life insurance needs.

Yours sincerely,



Pina Sciarrone

**Chief Retail Insurance Officer**

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