

15 September 2016

Mr Igor Likhovitch
Unit 20 8-12 Ascot St
KENSINGTON NSW 2033

Dear Mr Likhovitch,

POLICY NUMBER: 64674770
PRODUCT NAME: Priority Protection
LIFE INSURED: Mr Igor Likhovitch

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.

Your future monthly premiums will be deducted from your account on the 7th of each month, or the next business day if the 7th falls on a weekend or public holiday.

Congratulations on also selecting an AIA Vitality membership with your Priority Protection policy.

Your AIA Vitality membership contributions will be collected together with your monthly premium payments as specified on your application.

| | |
|---|----------------|
| Monthly Premium Payable | \$64.48 |
| Monthly AIA Vitality Contribution (GST Inclusive) | \$10.00 |
| Monthly Total Amount Payable | \$74.48 |

For further information about AIA Australia, and to hear from some of our other customers, go to 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.

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.

Again, thank you for choosing AIA Australia.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'David Ainsley', with a stylized flourish at the end.

David Ainsley
Retail New Business

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|----------------------|--------------------|
| Policy Number | 64674770 |
| Life Insured | Mr Igor Likhovitch |
| Policy Owner | Mr Igor Likhovitch |
| Beneficiary | AS NOMINATED |
| Register | NSW |

| | |
|----------------------------|--------------------|
| Sum Insured Indexed | YES |
| Age Next Birthday | 41 MALE NON-SMOKER |
| Occupation Code | AAA |
| Commencement Date | 15/09/2016 |
| First Premium Due | 15/09/2016 |
| Policy Expiry Date | 15/09/2045 |

POLICY SCHEDULE

| PRIORITY PROTECTION | | | | |
|--|---|--------------------|----------------------------|------------------------|
| Benefit(s) | Benefit Details | Sum Insured | Premium Expiry Date | Premium Payable |
| CRISIS RECOVERY STAND ALONE PLAN | | | | |
| CRISIS RECOVERY STAND ALONE | Premium Type: STEPPED The premium for this benefit has increased by 100.00% for medical reasons. | \$157,500.00 | 15/09/2045 | \$61.41 |
| Policy Fee (Yearly) | | | | \$0.00 |
| Stamp Duty (Yearly) | | | | \$34.12 |
| Total Yearly Premium Payable (In First year) | | | | \$716.49 |
| Total Monthly Premium Payable (In First year) | | | | \$64.48 |

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 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.

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