

15 September 2016

Likhorovitch Superfund
Unit 20 8-12 Ascot St
KENSINGTON NSW 2033

Dear Policyholder,

POLICY NUMBER: 64674782
PRODUCT NAME: Priority Protection
LIFE INSURED: Mr Igor Likhorovitch

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.

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, cursive script.

David Ainsley
Retail New Business

Policy Number	64674782
Life Insured	Mr Igor Likhovitch
Policy Owner	Likhovitch Superfund
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	15/09/2075

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 The premium for this benefit has increased by 50% due to the life insured's high-risk pastime.	\$735,000.00	15/09/2075	\$47.13
DOUBLE TPD (SUPER) (ANY OCC)	Premium Type: STEPPED The premium for this benefit has increased by 100.00% for medical reasons.	\$735,000.00	15/09/2045	\$74.27
Benefit(s)	Benefit Details	Sum Insured/ Monthly Benefit	Premium Expiry Date	Premium Payable
SUPERANNUATION INCOME PROTECTION INDEMNITY 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 resulting directly or indirectly from umbilical hernia, including treatment or complications thereof. The premium for this benefit has increased by 100.00% for medical reasons.	\$8,000.00	15/09/2040	\$193.84
Policy Fee (Yearly)		\$80.19		
Stamp Duty (Yearly)		\$107.69		
Total Yearly Premium Payable (In First year)		\$3,690.49		
Total Monthly Premium Payable (In First year)		\$332.15		

NOTES

1. For benefit Terms and Conditions, please refer to your Policy Document and Product Disclosure Statement.
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. 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 15

Adviser ID: 2H0300254