



021 01176

MR CHRISTOPHER & MRS JOANNE GRAVES ATF
THE C & J GRAVES SUPER FUND
111 HILLSIDE ROAD
AVOCA BEACH NSW 2251

28 April 2021

Your valuable cover remains secure

This letter provides you with important information about your AIA Total Care Plan policy. It's important that you read and understand the policy document for full terms and conditions of the benefits that apply to you because this letter is only a summary of your policy details.

No one knows what's ahead today or tomorrow or in 12 months' time. That's why your choice to protect your financial future through your AIA Total Care Plan policy is likely one of the most important decisions you've ever made.

As a reward for your loyalty we give you additional cover at no extra cost to you. See the final page for details.

What you need to know

- Because you pay by direct debit, payment is automatic and you don't need to do anything to remain protected.
- Please read this letter including the section regarding your premium and indexation on the next page and keep this letter for future reference. Please also read any flyers we have included, these are designed to help you.


Policy owner(s)
**Mr Christopher & Mrs Joanne Graves
ATF**


Policy type
Total Care Plan

Policy number
01870972

Policy anniversary date
15 May 2021

Monthly premium
\$1,219.97


Customer Service Centre
Phone: 13 1056
Monday to Friday
(excluding public holidays)
8.00 am - 6.00 pm (AEST/AEDT)


**PO Box 320
Silverwater NSW 2128**


aia.com.au

Your financial adviser
**Gregory Cook
02 9460 2288**

**Access to Medix is now
included in your policy,
find out more by visiting
www.aia.com.au/medix**



Your policy summary

Policy owner(s)	Mr Christopher & Mrs Joanne Graves ATF
Policy number	01870977
Date insured from	15 May 2012
Policy anniversary date	15 May 2021
Premium type*	Stepped
Monthly premium	\$285.51

This amount includes your premium, indexation, policy fee and stamp duty, less any discounts you're eligible for.

As you have opted to receive indexation on your policy, your benefits stated below have been increased by 3.00% indexation. This affects your premium, if you don't want indexation applied to your policy, please call us.

As you have chosen to pay stepped premium rates, your premium rate will generally be higher as you get older.



021 01175

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PREMIUM STATEMENT

Income Protection

Your Statement of Premiums Paid 1 July 2020 to 30 June 2021

Policy Holder(s): Christopher Graves

Policy Number: 00035587

Product: Income Protection

Life Insured(s): C R Graves

For Period 1 July 2020 to 30 June 2021

Premiums Paid	\$6,868.90
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Tax Deductible Premiums	\$6,868.90
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Note:

Taxation considerations are general and based on present taxation laws and may be subject to change. You should seek independent, professional tax advice before making any decision based on this information.

AIA Australia Limited is also not a registered tax (financial) adviser under the Tax Agent Services Act 2009 and you should seek tax advice from a registered tax agent or a registered tax (financial) adviser if you intend to rely on this information to satisfy the liabilities or obligations or claim entitlements that arise, or could arise, under a taxation law.