



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

Policy Number	67118872
Life Insured	Mr Ross Caruso
Policy Owner	Regan and Ross Superfund
Beneficiary	AS NOMINATED
Register	QLD

Sum Insured Indexed	YES
Age Next Birthday	41 MALE SMOKER
Occupation Code	A
Commencement Date	23/08/2018
First Premium Due	23/08/2018
Policy Expiry Date	23/08/2077

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	\$350,000.00	23/08/2077	\$438.01
TPD (SUPER) (ANY OCCUPATION)	Premium Type: STEPPED No benefit shall be payable under this policy for Total and Permanent Disablement resulting directly or indirectly from any mental health disorder, including but not limited to, anxiety disorders, depressive disorders, stress, fatigue, drug or alcohol abuse, behavioural disorders, their treatment or complications thereof.	\$350,000.00	23/08/2047	\$188.41
Benefit(s)	Benefit Details	Sum Insured	Premium Expiry date*	Premium Payable
SUPERANNUATION INCOME PROTECTION INDEMNITY PLAN				
INCOME PROTECTION	Premium Type: STEPPED Waiting Period: 30 DAY Benefit Period: 5 YEAR No benefit shall be payable under this policy for any period of disability resulting directly or indirectly from any mental health disorder, including but not limited to, anxiety disorders, depressive disorders, stress, fatigue, drug or alcohol abuse, behavioural disorders, their treatment or complications thereof.	\$5,000.00	23/08/2042	\$788.84
CLAIM ESCALATION	Premium Type: STEPPED Waiting Period: 30 DAY Benefit Period: 5 YEAR No benefit shall be payable under this policy for any period of disability resulting directly or indirectly from any mental health disorder, including but not limited to, anxiety disorders, depressive disorders, stress, fatigue, drug or alcohol abuse, behavioural disorders, their treatment or complications thereof.	\$5,000.00	23/08/2042	\$50.51
* Your Income Protection benefit will expire on the Premium Expiry Date shown above. Any payments made under this benefit will stop on the Premium Expiry Date shown, or at the end of the Benefit Period – whichever is earlier				
Policy Fee (Yearly)				\$0.00
Stamp Duty (Yearly)				\$75.55

Total Yearly Premium Payable (In First year)

\$1,541.32

NOTES

1. 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.

PDS: Version 17

Adviser ID: 405600576



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23 August 2018

Regan and Ross Superfund
194 Quinns Hill Rd W
STAPYLTON QLD 4207

Dear Policyholder,

POLICY NUMBER: 67118872
PRODUCT NAME: Priority Protection
LIFE INSURED: Mr Ross Caruso

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. Where applicable, please be advised that any complimentary interim cover previously in place has now ceased.

Your future yearly payments will be deducted from your account on the 22nd of August, or the next business day if the 22nd of August falls on a weekend or public holiday.

The Life Insured under your Priority Protection policy has selected AIA Vitality membership.

The AIA Vitality membership contributions will be collected yearly from the Life Insured via the payment method specified on the application, as indicated below.

Yearly AIA Vitality Contribution (GST Inclusive): \$0.00

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, SYNCHRON: LUKE SHREWSBURY.

Again, thank you for choosing AIA Australia.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Pina'.

Pina Sciarrone
Chief Retail Insurance Officer