

# DID YOU KNOW

## Complimentary Income Protection CORE Extras

October 2023



HEALTHIER, LONGER,  
BETTER LIVES

### Secure peace of mind and create financial certainty for your clients with AIA's built in, Complimentary Income Protection CORE Extras.

This benefit works by providing the insured with a separate policy held outside of super, allowing them to access claimable events which are not available under their main Income Protection CORE policy when held inside super.

Importantly, it comes at no extra cost to the client. This means the life insured may be able to access benefits such as:

- Total and Partial Disablement benefits, where the definition is not met under the main Income Protection CORE policy.
- Needlestick Benefit (Occupation M only) which is not available under the main Income Protection CORE policy.
- Ability to access the Premium and Cover Pause Benefit for 3, 6 or 12 months in certain circumstances.
- Total Disablement (not actively employed) where a benefit is paid under the Income Protection CORE Extras policy should the client be unemployed, on maternity, paternity or Sabbatical Leave at the time of Disablement.
- At a time when many clients are becoming increasingly price conscious due to rising interest rates and sustained cost of living pressures, it is reassuring to know that there are affordable and meaningful alternatives when structuring IP cover with AIAA.

Access to benefits such as a built in Complimentary Income Protection CORE Extras policy gives your clients the peace of mind knowing that if their circumstances change or don't meet the super law requirements to qualify for a benefit, there is opportunity for it to be considered in a less restrictive environment.

Terms and Conditions apply, please refer to the PDS for full details [here](#).

**For more information, and to learn how you can effectively structure insurance both inside and outside of super, contact your AIA Client Development Manager.**

Search "AIA TECE" to visit our dedicated technical resources page where you can download an IP Benefit Period Risk Profiling Tool, NPV calculator, SOA text and other supporting materials.

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