

# SUMMARY OF CHANGES

## For advisers

9 November 2025



HEALTHIER. LONGER,  
BETTER LIVES

The following is a summary of product changes under AIA Australia’s Priority Protection (PP) benefit range effective 9 November 2025.

The table below is a summary only and should be read in conjunction with the full terms and conditions relating to the amended benefit in the Priority Protection Product Disclosure Statement and Policy Document (PDS) version 32 dated 9 November 2025.

The description of the benefit or term ‘Prior to change’ shown is as per the PDS version 31 dated 12 April 2025 and Incorporated by Reference document dated April 2025.

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# 1. CLARIFYING GUARANTEED FUTURE INSURABILITY AND SALARY INCREASE BENEFIT ELIGIBILITY

| Benefit                                                                                                                                                                                                                       | Prior to change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        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| Guaranteed Future Insurability & Salary Increase benefit                                                                                                                                                                      | <p><b>Changes:</b></p> <ul style="list-style-type: none"><li>• <b>Guaranteed Future Insurability:</b> Made an update to confirm that the term “first mortgage” refers to the first mortgage on a property and not the insured’s first ever mortgage.</li><li>• <b>Salary Increase benefit eligibility:</b> Made an update to be clearer that “salary increase” also includes an increase where the insured is moving to a new employer.</li><li>• <b>Eligibility (sub-standard terms):</b> Updated wording to confirm eligibility.</li></ul>                                                                                                                                                                                                                                                           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|                                                                                                                                                                                                                               | <p><b>Section 7.3 Guaranteed Future Insurability, pages 85–87</b></p> <p>Page 85</p> <table><tr><th>Type of event</th><th>Sum Insured increase</th></tr><tr><td colspan="2"><b>Personal Events</b></td></tr><tr><td>Marriage</td><td rowspan="3">The lesser of:<ul style="list-style-type: none"><li>• 25% of the original Sum Insured, and</li><li>• \$200,000</li></ul></td></tr><tr><td>First anniversary of Marriage</td></tr><tr><td>Permanent Separation</td></tr><tr><td>First anniversary of Permanent Separation</td><td rowspan="3">The Sum Insured increase applies to Life Cover, and Life Cover &amp; TPD insurance cover.</td></tr><tr><td>Death of a Spouse</td></tr><tr><td>Birth or adoption of a Child</td></tr><tr><td>Dependant Child commences Tertiary Education</td><td></td></tr><tr><td>Becoming a Carer for the first time</td><td></td></tr><tr><td>Effecting a first mortgage on the purchase of a home, or increasing an existing first mortgage for the purpose of building or renovation works on the home.<br/>(The mortgage must be for your principal place of residence.)</td><td>The lowest of:<ul style="list-style-type: none"><li>• 50% of the original Sum Insured</li><li>• the amount of the first mortgage</li><li>• the amount of the increase of the first mortgage, and</li><li>• \$200,000</li></ul><p>The Sum Insured increase applies to Life Cover, and Life Cover &amp; TPD insurance cover.</p></td></tr></table> | Type of event                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Sum Insured increase | <b>Personal Events</b> |  | Marriage | The lesser of: <ul style="list-style-type: none"><li>• 25% of the original Sum Insured, and</li><li>• \$200,000</li></ul> | First anniversary of Marriage | Permanent Separation | First anniversary of Permanent Separation | The Sum Insured increase applies to Life Cover, and Life Cover & TPD insurance cover. | Death of a Spouse | Birth or adoption of a Child | Dependant Child commences Tertiary Education |  | Becoming a Carer for the first time |  | Effecting a first mortgage on the purchase of a home, or increasing an existing first mortgage for the purpose of building or renovation works on the home.<br>(The mortgage must be for your principal place of residence.) | The lowest of: <ul style="list-style-type: none"><li>• 50% of the original Sum Insured</li><li>• the amount of the first mortgage</li><li>• the amount of the increase of the first mortgage, and</li><li>• \$200,000</li></ul> <p>The Sum Insured increase applies to Life Cover, and Life Cover &amp; TPD insurance cover.</p> | <p><b>Section 7.3 Guaranteed Future Insurability, pages 106–108</b></p> <p>Page 106</p> <table><tr><th>Type of event</th><th>Sum Insured increase</th></tr><tr><td colspan="2"><b>Personal Events</b></td></tr><tr><td>Marriage</td><td rowspan="3">The lesser of:<ul style="list-style-type: none"><li>• 25% of the original Sum Insured, and</li><li>• \$200,000</li></ul></td></tr><tr><td>First anniversary of Marriage</td></tr><tr><td>Permanent Separation</td></tr><tr><td>First anniversary of Permanent Separation</td><td rowspan="3">The Sum Insured increase applies to Life Cover, and Life Cover &amp; TPD insurance cover.</td></tr><tr><td>Death of a Spouse</td></tr><tr><td>Birth or adoption of a Child</td></tr><tr><td>Dependant Child commences Tertiary Education</td><td></td></tr><tr><td>Becoming a Carer for the first time</td><td></td></tr><tr><td>Effecting a first mortgage* on the purchase of a home, or increasing an existing first mortgage for the purpose of building or renovation works on the home.<br/>(The mortgage must be for your principal place of residence.)</td><td>The lowest of:<ul style="list-style-type: none"><li>• 50% of the original Sum Insured</li><li>• the amount of the first mortgage</li><li>• the amount of the increase of the first mortgage, and</li><li>• \$200,000</li></ul><p>The Sum Insured increase applies to Life Cover, and Life Cover &amp; TPD insurance cover.</p></td></tr></table> <p>*First mortgage refers to the first mortgage taken out for a newly purchased property.</p> | Type of event | Sum Insured increase | <b>Personal Events</b> |  | Marriage | The lesser of: <ul style="list-style-type: none"><li>• 25% of the original Sum Insured, and</li><li>• \$200,000</li></ul> | First anniversary of Marriage | Permanent Separation | First anniversary of Permanent Separation | The Sum Insured increase applies to Life Cover, and Life Cover & TPD insurance cover. | Death of a Spouse | Birth or adoption of a Child | Dependant Child commences Tertiary Education |  | Becoming a Carer for the first time |  | Effecting a first mortgage* on the purchase of a home, or increasing an existing first mortgage for the purpose of building or renovation works on the home.<br>(The mortgage must be for your principal place of residence.) |
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| <b>Personal Events</b>                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        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| Marriage                                                                                                                                                                                                                      | The lesser of: <ul style="list-style-type: none"><li>• 25% of the original Sum Insured, and</li><li>• \$200,000</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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| First anniversary of Marriage                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        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| Permanent Separation                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        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| First anniversary of Permanent Separation                                                                                                                                                                                     | The Sum Insured increase applies to Life Cover, and Life Cover & TPD insurance cover.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  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| Death of a Spouse                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        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| Birth or adoption of a Child                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        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| Dependant Child commences Tertiary Education                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        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| Becoming a Carer for the first time                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        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| Effecting a first mortgage on the purchase of a home, or increasing an existing first mortgage for the purpose of building or renovation works on the home.<br>(The mortgage must be for your principal place of residence.)  | The lowest of: <ul style="list-style-type: none"><li>• 50% of the original Sum Insured</li><li>• the amount of the first mortgage</li><li>• the amount of the increase of the first mortgage, and</li><li>• \$200,000</li></ul> <p>The Sum Insured increase applies to Life Cover, and Life Cover &amp; TPD insurance cover.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                       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| Type of event                                                                                                                                                                                                                 | Sum Insured increase                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   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| <b>Personal Events</b>                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        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| Marriage                                                                                                                                                                                                                      | The lesser of: <ul style="list-style-type: none"><li>• 25% of the original Sum Insured, and</li><li>• \$200,000</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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| First anniversary of Marriage                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        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| Permanent Separation                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        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| First anniversary of Permanent Separation                                                                                                                                                                                     | The Sum Insured increase applies to Life Cover, and Life Cover & TPD insurance cover.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  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| Death of a Spouse                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        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| Birth or adoption of a Child                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        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| Dependant Child commences Tertiary Education                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        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| Becoming a Carer for the first time                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        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| Effecting a first mortgage* on the purchase of a home, or increasing an existing first mortgage for the purpose of building or renovation works on the home.<br>(The mortgage must be for your principal place of residence.) | The lowest of: <ul style="list-style-type: none"><li>• 50% of the original Sum Insured</li><li>• the amount of the first mortgage</li><li>• the amount of the increase of the first mortgage, and</li><li>• \$200,000</li></ul> <p>The Sum Insured increase applies to Life Cover, and Life Cover &amp; TPD insurance cover.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                       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|                                                                                                                                                                                                                               | <p>Page 86</p> <p><b>Limitations</b></p> <p>This Built-in Benefit can only be exercised up until the Policy Anniversary prior to your 55th birthday and only if:</p> <ul style="list-style-type: none"><li>• we accepted your original application for insurance cover on standard terms without any policy loadings/exclusions or other policy restrictions</li><li>• you have not made a claim or intend to make a claim on any life insurance policy for TPD issued by us or any other insurer, and</li><li>• you have not elected to freeze premiums.</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <p>Page 107</p> <p><b>Limitations</b></p> <p>This Built-in Benefit can only be exercised up until the Policy Anniversary prior to your 55th birthday and only if:</p> <ul style="list-style-type: none"><li>• we accepted your original application for insurance cover on standard terms without any policy loadings/exclusions or other policy restrictions (any increase under Guaranteed Future Insurability will also be on standard terms)</li><li>• you have not made a claim or intend to make a claim on any life insurance policy for TPD issued by us or any other insurer, and</li><li>• you have not elected to freeze premiums.</li></ul> |                      |                        |  |          |                                                                                                                           |                               |                      |                                           |                                                                                       |                   |                              |                                              |  |                                     |  |                                                                                                                                                                                                                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| Benefit                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Prior to change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | After change         |                      |                                 |                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |               |                      |                                                                                     |                                                                                                                                                                                                                                                                                                                                                 |
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| Guaranteed Future Insurability & Salary Increase benefit                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Page 86                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Page 107             |                      |                                 |                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |               |                      |                                                                                     |                                                                                                                                                                                                                                                                                                                                                 |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <table><tr><th>Type of event</th><th>Sum Insured increase</th></tr><tr><td>Increase in your salary package</td><td><div>The lesser of:<ul style="list-style-type: none"><li>15% of the Insured Monthly Benefit (after the addition of any Benefit Indexation increases since the commencement<sup>1</sup> of the Income Protection benefit), and</li><li>\$2,500</li></ul></div><div>The Sum Insured increase applies to Income Protection insurance cover.</div></td></tr></table>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Type of event        | Sum Insured increase | Increase in your salary package | <div>The lesser of:<ul style="list-style-type: none"><li>15% of the Insured Monthly Benefit (after the addition of any Benefit Indexation increases since the commencement<sup>1</sup> of the Income Protection benefit), and</li><li>\$2,500</li></ul></div> <div>The Sum Insured increase applies to Income Protection insurance cover.</div> | <table><tr><th>Type of event</th><th>Sum Insured increase</th></tr><tr><td>Increase in your salary package (either at your current employer or a new employer)</td><td><div>The lesser of:<ul style="list-style-type: none"><li>15% of the Insured Monthly Benefit (after the addition of any Benefit Indexation increases since the commencement<sup>1</sup> of the Income Protection benefit), and</li><li>\$2,500</li></ul></div><div>The Sum Insured increase applies to Income Protection insurance cover.</div></td></tr></table> | Type of event | Sum Insured increase | Increase in your salary package (either at your current employer or a new employer) | <div>The lesser of:<ul style="list-style-type: none"><li>15% of the Insured Monthly Benefit (after the addition of any Benefit Indexation increases since the commencement<sup>1</sup> of the Income Protection benefit), and</li><li>\$2,500</li></ul></div> <div>The Sum Insured increase applies to Income Protection insurance cover.</div> |
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| Increase in your salary package                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <div>The lesser of:<ul style="list-style-type: none"><li>15% of the Insured Monthly Benefit (after the addition of any Benefit Indexation increases since the commencement<sup>1</sup> of the Income Protection benefit), and</li><li>\$2,500</li></ul></div> <div>The Sum Insured increase applies to Income Protection insurance cover.</div>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                      |                      |                                 |                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |               |                      |                                                                                     |                                                                                                                                                                                                                                                                                                                                                 |
| Type of event                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Sum Insured increase                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                      |                      |                                 |                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |               |                      |                                                                                     |                                                                                                                                                                                                                                                                                                                                                 |
| Increase in your salary package (either at your current employer or a new employer)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <div>The lesser of:<ul style="list-style-type: none"><li>15% of the Insured Monthly Benefit (after the addition of any Benefit Indexation increases since the commencement<sup>1</sup> of the Income Protection benefit), and</li><li>\$2,500</li></ul></div> <div>The Sum Insured increase applies to Income Protection insurance cover.</div>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                      |                      |                                 |                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |               |                      |                                                                                     |                                                                                                                                                                                                                                                                                                                                                 |
| <div>1. In the case of a policy which has been cancelled and replaced, this will include increases since the commencement of the original policy.</div>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | <div>1. In the case of a policy which has been cancelled and replaced, this will include increases since the commencement of the original policy.</div>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                      |                      |                                 |                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |               |                      |                                                                                     |                                                                                                                                                                                                                                                                                                                                                 |
| Page 87                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Page 108                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                      |                      |                                 |                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |               |                      |                                                                                     |                                                                                                                                                                                                                                                                                                                                                 |
| <div><b>7.4 Salary Increase Benefit</b></div> <div>Salary Increase Benefit is a built-in benefit to Income Protection CORE. It provides you with an option to increase your Sum Insured without supplying further evidence of your health or insurability, whenever you receive a permanent increase in your salary package.</div>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <div><b>7.4 Salary Increase Benefit</b></div> <div>Salary Increase Benefit is a built-in benefit to Income Protection CORE. It provides you with an option to increase your Sum Insured without supplying further evidence of your health or insurability, whenever you receive a permanent increase in your salary package (either at your current employer or a new employer).</div>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                      |                      |                                 |                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |               |                      |                                                                                     |                                                                                                                                                                                                                                                                                                                                                 |
| Page 86                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Page 108                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                      |                      |                                 |                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |               |                      |                                                                                     |                                                                                                                                                                                                                                                                                                                                                 |
| <div>To be eligible for this option, the following applies:<ul style="list-style-type: none"><li>you must be 50 years old or younger at the commencement of the Income Protection benefit (in the case of a policy which has been cancelled and replaced, this will relate to your age at the commencement of the original policy)</li><li>you must meet our definition of Employee (not self-employed) at the time you apply to exercise the option, and</li><li>we accepted your original application for insurance cover, on standard terms without any policy loadings/exclusions</li></ul></div>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <div>To be eligible for this option, the following applies:<ul style="list-style-type: none"><li>you must be 50 years old or younger at the commencement of the Income Protection benefit (in the case of a policy which has been cancelled and replaced, this will relate to your age at the commencement of the original policy)</li><li>you must meet our definition of Employee (not self-employed) at the time you apply to exercise the option, and</li><li>we accepted your original application for insurance cover, on standard terms without any policy loadings/exclusions or other policy restrictions (any increase under the Salary Increase Benefit will also be on standard terms).</li></ul></div>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                      |                      |                                 |                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |               |                      |                                                                                     |                                                                                                                                                                                                                                                                                                                                                 |
| <div><b>Incorporated by Reference document</b></div> <div><b>Section 26. Guaranteed Future Insurability</b></div> <div>Page 19</div> <div><b>Limitations</b></div> <div>You must apply for the increase in the Income Protection Sum Insured within the first 60 days after the permanent increase in your salary package. We will require reasonable proof of the event, e.g. a letter from your employer confirming your new salary package. Increases in your salary package due to temporary secondments are excluded.</div> <div>To be eligible for this option, the following applies:<ul style="list-style-type: none"><li>you must be 50 years old or younger at the commencement of the Income Protection benefit (in the case of a policy which has been cancelled and replaced, this will relate to your age at the commencement of the original policy)</li><li>you must meet our definition of Employee (not self-employed) at the time you apply to exercise the option, and</li><li>we accepted your original application for insurance cover on standard terms without any policy loadings/exclusions or other policy restrictions.</li></ul></div> | <div><b>Incorporated by Reference document</b></div> <div><b>Section 26. Guaranteed Future Insurability</b></div> <div>Page 19</div> <div><b>Limitations</b></div> <div>You must apply for the increase in the Income Protection Sum Insured within the first 60 days after the permanent increase in your salary package (either at your current employer or a new employer). We will require reasonable proof of the event, e.g. a letter from your employer confirming your new salary package. Increases in your salary package due to temporary secondments are excluded.</div> <div>To be eligible for this option, the following applies:<ul style="list-style-type: none"><li>you must be 50 years old or younger at the commencement of the Income Protection benefit (in the case of a policy which has been cancelled and replaced, this will relate to your age at the commencement of the original policy)</li><li>you must meet our definition of Employee (not self-employed) at the time you apply to exercise the option, and</li><li>we accepted your original application for insurance cover on standard terms without any policy loadings/exclusions or other policy restrictions (any increase under the Salary Increase Benefit will also be on standard terms).</li></ul></div> |                      |                      |                                 |                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |               |                      |                                                                                     |                                                                                                                                                                                                                                                                                                                                                 |

## 2. REMOVAL OF LOSS OF INDEPENDENCE EXCLUSION FROM REINSTATED CRISIS RECOVERY

| Benefit              | Prior to change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | After change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
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| Crisis Reinstatement | <p><b>Change:</b> Removed the Loss of Independence exclusion under the Reinstated Crisis exclusions. The update will mean that any Loss of Independence claim after an initial claim will be considered where the cause isn't related to the initial claim.</p> <p><b>Section: 8.8.4 Limitations and exclusions</b><br/>Pages 120–121</p> <p><b>Exclusions</b></p> <p>The following exclusions apply to the reinstated Crisis Recovery Sum Insured:</p> <ul style="list-style-type: none"> <li>Any exclusions that applied to Crisis Recovery before the payment of the benefit that reduced the Crisis Recovery Sum Insured.</li> <li>Any Crisis Event that first occurred or was first diagnosed, or the symptoms of which were reasonably apparent, before the reinstatement of the Crisis Recovery Sum Insured.</li> <li>A Crisis Event (other than a second Cancer Crisis Event or a second Heart Attack eligible for a Partial Benefit Payment as per Section 8.8.2) which, as confirmed by an appropriate Medical Practitioner, arises in connection with, is a complication of, results from, or is a treatment for, a condition for which a claim under Crisis Recovery has been paid.</li> <li>Loss of Independence is not covered after reinstatement.</li> <li>Terminal Illness is not covered after reinstatement.</li> <li>Where the Crisis Recovery Sum Insured has been reinstated following the payment of a Cancer Crisis Event, all Cancer Crisis Events (other than a second Cancer Crisis Event eligible for a Partial Benefit Payment as per Section 8.8.2), are excluded.</li> <li>Where the Crisis Recovery Sum Insured has been reinstated following the full payment of a Coronary Crisis Event, all Coronary Crisis Events (other than a second Heart Attack eligible for a Partial Benefit Payment as per Section 8.8.2) are excluded.</li> <li>Where the Crisis Recovery Sum Insured has been reinstated following the full payment of an Other Serious Crisis Event, all Other Serious Crisis Events are excluded.</li> </ul> | <p><b>Section: 8.7.4 Limitations and exclusions</b><br/>Page 142</p> <p><b>Exclusions</b></p> <p>The following exclusions apply to the reinstated Crisis Recovery Sum Insured:</p> <ul style="list-style-type: none"> <li>Any exclusions that applied to Crisis Recovery before the payment of the benefit that reduced the Crisis Recovery Sum Insured.</li> <li>Any Crisis Event that first occurred or was first diagnosed, or the symptoms of which were reasonably apparent, before the reinstatement of the Crisis Recovery Sum Insured.</li> <li>A Crisis Event (other than a second Cancer Crisis Event or a second Heart Attack eligible for a Partial Benefit Payment as per Section 8.7.2) which, as confirmed by an appropriate Medical Practitioner, arises in connection with, is a complication of, results from, or is a treatment for, a condition for which a claim under Crisis Recovery has been paid.</li> <li>Terminal Illness is not covered after reinstatement.</li> <li>Where the Crisis Recovery Sum Insured has been reinstated following the payment of a Cancer Crisis Event, all Cancer Crisis Events (other than a second Cancer Crisis Event eligible for a Partial Benefit Payment as per Section 8.7.2), are excluded.</li> <li>Where the Crisis Recovery Sum Insured has been reinstated following the full payment of a Coronary Crisis Event, all Coronary Crisis Events (other than a second Heart Attack eligible for a Partial Benefit Payment as per Section 8.7.2) are excluded.</li> <li>Where the Crisis Recovery Sum Insured has been reinstated following the full payment of an Other Serious Crisis Event, all Other Serious Crisis Events are excluded.</li> </ul> |

### 3. REMOVAL OF FAX NUMBER AS A METHOD OF CONTACT

| Change                                | Prior to change                                                                                                                                                                     | After change |
|---------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|
| Removal of fax as a method of contact | <b>Change:</b> We no longer use fax as a method of contact. This service has now been discontinued.<br>Wording within the PDS has been updated to delete the word "fax" throughout. |              |

## 4. CLARIFICATIONS TO BUY-BACK BENEFITS AND REINSTATEMENT

| Benefit                             | Prior to change                                                                                                                                                                                                                                                                                                                                                                                       | After change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
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| Buy-back benefits and reinstatement | <p><b>Changes:</b> Updated wording to confirm and clarify the following:</p> <ul style="list-style-type: none"> <li>Clarify the buy-back amount and call out whether policy alterations to existing cover are allowed within the buy-back/reinstatement period.</li> <li>Confirm that cover that has been bought back/reinstated is based on the original entry age for Variable premiums.</li> </ul> | <p><b>Section: 8.1.2 Built-in Benefits – page 115</b></p> <p><b>Total and Permanent Disablement Buy-back</b></p> <p>If a claim is paid under TPD, the Life Cover Sum Insured (and any Crisis Recovery and Crisis Extension Sum Insured) will be reduced by the amount of the claim paid.</p> <p>TPD Buy-back will automatically reinstate the Life Cover Sum Insured that was reduced if we have paid 100% of the TPD Sum Insured before the TPD Buy-back Premium Expiry Date.</p> <p>TPD Buy-back will automatically reinstate the Life Cover Sum Insured on the Reinstatement Date, unless you notify us that you don't want the Life Cover Sum Insured to be reinstated. The Reinstatement Date for TPD Buy-back is the date 12 months after your claim was paid.</p> <p>Once a TPD benefit is paid, no further TPD benefits will be payable, and any reduction in the Crisis Recovery or Crisis Extension Sum Insured will not be reinstated.</p> <p>The repurchase of the Life Cover Sum Insured will be:</p> <ul style="list-style-type: none"> <li>subject to our premium rates applicable for your age at the time of buy-back</li> <li>available without evidence of health, and</li> <li>provided under the same acceptance terms as were applied to the original Life Cover benefit.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                                     |                                                                                                                                                                                                                                                                                                                                                                                                       | <p><b>Section: 8.1.2 Built-in Benefits – page 115</b></p> <p><b>Total and Permanent Disablement Buy-back</b></p> <p>If a claim is paid under TPD, the Life Cover Sum Insured (and any Crisis Recovery and Crisis Extension Sum Insured) will be reduced by the amount of the claim paid.</p> <p>TPD Buy-back will automatically reinstate the Life Cover Sum Insured that was reduced if we have paid 100% of the TPD Sum Insured before the TPD Buy-back Premium Expiry Date.</p> <p>The Life Cover Sum Insured amount that is automatically reinstated is the lesser of:</p> <ul style="list-style-type: none"> <li>the Life Cover Sum Insured amount that was reduced due to the TPD claim, and</li> <li>the TPD Buy-back Sum Insured as at the Reinstatement Date*.</li> </ul> <p>*The TPD Buy-back Sum Insured can be reduced after a TPD claim has been paid, but before the Reinstatement Date.</p> <p>TPD Buy-back will automatically reinstate the Life Cover Sum Insured on the Reinstatement Date, unless you notify us that you don't want the Life Cover Sum Insured to be reinstated. The Reinstatement Date for TPD Buy-back is the date 12 months after your claim was paid.</p> <p>Once a TPD benefit is paid, no further TPD benefits will be payable, and any reduction in the Crisis Recovery or Crisis Extension Sum Insured will not be reinstated.</p> <p>The repurchase of the Life Cover Sum Insured will be:</p> <ul style="list-style-type: none"> <li>subject to our premium rates applicable for your premium option at the Reinstatement Date: <ul style="list-style-type: none"> <li>Variable age-stepped premium: the premium will be based on the premium rate for your age at your last policy anniversary</li> <li>Variable premium: the premium will be based on the premium rate for your age at commencement of the original Life Cover benefit</li> <li>Optimum: the premium will be based on the rules for the premium type applicable at time of buy-back (Variable age-stepped or Variable)</li> </ul> </li> <li>available without evidence of health, and</li> <li>provided under the same acceptance terms as were applied to the original Life Cover benefit.</li> </ul> <p>Premiums for TPD Buy-back must continue to be paid until the earliest of:</p> <ul style="list-style-type: none"> <li>the Reinstatement Date, or</li> <li>the Premium Expiry Date.</li> </ul> |

| Benefit                                                               | Prior to change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                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| Buy-back benefits and reinstatement                                   | <p><b>8.7.2 Built-in Benefits</b> – page 116</p> <p><b>Crisis Recovery Buy-back</b></p> <p>Crisis Recovery Buy-back automatically reinstates the Life Cover Sum Insured that was reduced if:</p> <ul style="list-style-type: none"><li>• a Crisis Recovery Sum Insured is paid in full, or a restricted benefit is paid for the diagnosis of Prostate Cancer, or</li><li>• a Crisis Extension claim is paid before the Crisis Recovery Buy-back Premium Expiry Date.</li></ul> <p>Crisis Recovery Buy-back does not apply where the reduction in the Life Cover Sum Insured was due to a payment of less than 100% of the Crisis Recovery Sum Insured (Cancer, Coronary Artery Angioplasty, Loss of Use of Limbs and/or Sight, Severe Rheumatoid Arthritis (failed conventional DMARDs), and Benign Brain or Spinal Cord Tumour with serious functional impairment events).</p> <p>Crisis Recovery Buy-back will automatically reinstate the Life Cover Sum Insured on the Reinstatement Date, unless you notify us that you don't want the Life Cover Sum Insured reinstated.</p> <p>The Reinstatement Date for Crisis Recovery Buy-back is the date 12 months after your claim was paid.</p> <p>If the Reinstatement Date falls before the Policy Anniversary prior to your 65th birthday, the Life Cover Sum Insured is automatically reinstated to the amount that applied under the policy before the Crisis Recovery or Crisis Extension claim was paid.</p> <p>If the Reinstatement Date falls on or after the Policy Anniversary prior to your 65th birthday, this benefit automatically reinstates the lesser of \$10,000 and the amount of Life Cover reduced by the Crisis Recovery claim.</p> <p>Premiums for Crisis Recovery Buy-back must continue to be paid until the earliest of:</p> <ul style="list-style-type: none"><li>• the Reinstatement Date, or</li><li>• the Premium Expiry Date.</li></ul> <p>The reinstated Life Cover Sum Insured will be:</p> <ul style="list-style-type: none"><li>• subject to the premium rates applicable for your age at the Reinstatement Date</li><li>• available without evidence of health, and</li><li>• provided on the same underwriting acceptance terms as were applied to the original Life Cover benefit.</li></ul> | <p><b>8.6.2 Built-in Benefits</b> – page 137</p> <p><b>Crisis Recovery Buy-back</b></p> <p>Crisis Recovery Buy-back automatically reinstates the Life Cover Sum Insured that was reduced if:</p> <ul style="list-style-type: none"><li>• a Crisis Recovery Sum Insured is paid in full, or a restricted benefit is paid for the diagnosis of Prostate Cancer, or</li><li>• a Crisis Extension claim is paid before the Crisis Recovery Buy-back Premium Expiry Date.</li></ul> <p>Crisis Recovery Buy-back does not apply where the reduction in the Life Cover Sum Insured was due to a payment of less than 100% of the Crisis Recovery Sum Insured (Cancer, Coronary Artery Angioplasty, Loss of Use of Limbs and/or Sight, Severe Rheumatoid Arthritis (failed conventional DMARDs), and Benign Brain or Spinal Cord Tumour with serious functional impairment events).</p> <p>Crisis Recovery Buy-back will automatically reinstate the Life Cover Sum Insured on the Reinstatement Date, unless you notify us that you don't want the Life Cover Sum Insured reinstated.</p> <p>The Reinstatement Date for Crisis Recovery Buy-back is the date 12 months after your claim was paid.</p> <p>The reinstated amount is as follows:</p> <table><tr><th>Reinstatement Date</th><th>Reinstated Sum Insured amount</th></tr><tr><td><b>Before</b> the Policy Anniversary prior to your 65th birthday</td><td><p>The Life Cover Sum Insured amount that is automatically reinstated is the lesser of:</p><ul style="list-style-type: none"><li>• the Life Cover Sum Insured amount that was reduced due to a full Crisis Recovery claim, and</li><li>• the Crisis Recovery Buy-back Sum Insured as at the Reinstatement Date*.</li></ul><p>Reinstatement is not available after a partial payment.</p></td></tr><tr><td><b>On or after</b> the Policy Anniversary prior to your 65th birthday</td><td><p>The lesser of \$10,000 and the amount of Life Cover reduced by the Crisis Recovery claim.</p></td></tr></table> <p>*The Crisis Recovery Buy-back Sum Insured can be reduced after a Crisis Recovery claim has been paid, but before the Reinstatement Date.</p> <p>Premiums for Crisis Recovery Buy-back must continue to be paid until the earliest of:</p> <ul style="list-style-type: none"><li>• the Reinstatement Date, or</li><li>• the Premium Expiry Date.</li></ul> <p>The reinstated Life Cover Sum Insured will be:</p> <ul style="list-style-type: none"><li>• subject to the premium rates applicable for your premium option at the Reinstatement Date:<ul style="list-style-type: none"><li>- Variable age-stepped premium: the premium will be based on the premium rate for your age at your last policy anniversary</li><li>- Variable premium: the premium will be based on the premium rate for your age at commencement of the original Life Cover benefit</li><li>- Optimum: the premium will be based on the rules for the premium type applicable at time of buy-back (Variable age-stepped or Variable)</li></ul></li><li>• available without evidence of health, and</li><li>• provided on the same acceptance terms as were applied to the original Life Cover benefit.</li></ul> <p>Any reduction in the TPD, Accidental TPD or Universal TPD Sum Insured as a result of a Crisis Recovery or Crisis Extension claim being paid will not be reinstated.</p> | Reinstatement Date | Reinstated Sum Insured amount | <b>Before</b> the Policy Anniversary prior to your 65th birthday | <p>The Life Cover Sum Insured amount that is automatically reinstated is the lesser of:</p> <ul style="list-style-type: none"><li>• the Life Cover Sum Insured amount that was reduced due to a full Crisis Recovery claim, and</li><li>• the Crisis Recovery Buy-back Sum Insured as at the Reinstatement Date*.</li></ul> <p>Reinstatement is not available after a partial payment.</p> | <b>On or after</b> the Policy Anniversary prior to your 65th birthday | <p>The lesser of \$10,000 and the amount of Life Cover reduced by the Crisis Recovery claim.</p> |
|                                                                       | Reinstatement Date                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             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| <b>Before</b> the Policy Anniversary prior to your 65th birthday      | <p>The Life Cover Sum Insured amount that is automatically reinstated is the lesser of:</p> <ul style="list-style-type: none"><li>• the Life Cover Sum Insured amount that was reduced due to a full Crisis Recovery claim, and</li><li>• the Crisis Recovery Buy-back Sum Insured as at the Reinstatement Date*.</li></ul> <p>Reinstatement is not available after a partial payment.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     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| <b>On or after</b> the Policy Anniversary prior to your 65th birthday | <p>The lesser of \$10,000 and the amount of Life Cover reduced by the Crisis Recovery claim.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               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| Benefit                                                               | Prior to change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | After change                                         |                               |                                                                  |                                                                                                                                               |                                                                       |                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                    |                               |                                                                  |                                                                                                                                                                                                                                                                                                                                                                                         |                                                                       |
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| Buy-back benefits and reinstatement                                   | <b>8.8.2 Built-in Benefits</b> – page 119                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <b>8.7.2 Built-in Benefits</b> – page 140            |                               |                                                                  |                                                                                                                                               |                                                                       |                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                    |                               |                                                                  |                                                                                                                                                                                                                                                                                                                                                                                         |                                                                       |
|                                                                       | <b>Reinstated Crisis Recovery Sum Insured amount</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <b>Reinstated Crisis Recovery Sum Insured amount</b> |                               |                                                                  |                                                                                                                                               |                                                                       |                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                    |                               |                                                                  |                                                                                                                                                                                                                                                                                                                                                                                         |                                                                       |
|                                                                       | The reinstated amount is as follows:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | The reinstated amount is as follows:                 |                               |                                                                  |                                                                                                                                               |                                                                       |                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                    |                               |                                                                  |                                                                                                                                                                                                                                                                                                                                                                                         |                                                                       |
|                                                                       | <table><tr><th>Reinstatement Date</th><th>Reinstated Sum Insured amount</th></tr><tr><td><b>Before</b> the Policy Anniversary prior to your 65th birthday</td><td>Crisis Recovery Sum Insured is automatically reinstated to the amount that applied under the policy before the Crisis Recovery claim was paid</td></tr><tr><td><b>On or after</b> the Policy Anniversary prior to your 65th birthday</td><td>The reinstated Crisis Recovery Sum Insured amount is capped at \$10,000</td></tr></table> <p>Where Crisis Recovery is taken as a Rider Benefit to Life Cover, the total sum insured for Crisis Recovery and Crisis Extension cannot exceed the Life Cover Sum Insured at any time, including when Crisis Recovery is reinstated.</p> <p>The premium for Crisis Recovery or Crisis Recovery Stand Alone after reinstatement will be based on the Crisis Recovery Sum Insured available after reinstatement.</p> | Reinstatement Date                                   | Reinstated Sum Insured amount | <b>Before</b> the Policy Anniversary prior to your 65th birthday | Crisis Recovery Sum Insured is automatically reinstated to the amount that applied under the policy before the Crisis Recovery claim was paid | <b>On or after</b> the Policy Anniversary prior to your 65th birthday | The reinstated Crisis Recovery Sum Insured amount is capped at \$10,000 | <table><tr><th>Reinstatement Date</th><th>Reinstated Sum Insured amount</th></tr><tr><td><b>Before</b> the Policy Anniversary prior to your 65th birthday</td><td>The Crisis Recovery Sum Insured amount that is automatically reinstated is the lesser of:<ul style="list-style-type: none"><li>the Crisis Recovery Sum Insured amount that was reduced due to a full Crisis Recovery claim, and</li><li>the Crisis Recovery Reinstatement Sum Insured as at the Reinstatement Date*.</li></ul>Reinstatement is not available after a partial payment.</td></tr><tr><td><b>On or after</b> the Policy Anniversary prior to your 65th birthday</td><td>The reinstated Crisis Recovery Sum Insured amount is capped at \$10,000</td></tr></table> <p>*The Crisis Reinstatement Sum Insured can be reduced after a Crisis Recovery claim has been paid, but before the Reinstatement Date.</p> <p>Where Crisis Recovery is taken as a Rider Benefit to Life Cover, the total sum insured for Crisis Recovery and Crisis Extension cannot exceed the Life Cover Sum Insured at any time, including when Crisis Recovery is reinstated.</p> <p>The reinstated Crisis Recovery or Crisis Recovery Stand Alone Sum Insured will be subject to the premium rates applicable for your premium option at the Reinstatement Date:</p> <ul style="list-style-type: none"><li>Variable age-stepped premium: the premium will be based on the premium rate for your age at your last policy anniversary</li><li>Variable premium: the premium will be based on the premium rate for your age at commencement of the original Life Cover benefit</li><li>Optimum: the premium will be based on the rules for the premium type applicable at time of buy-back (Variable age-stepped or Variable).</li></ul> | Reinstatement Date | Reinstated Sum Insured amount | <b>Before</b> the Policy Anniversary prior to your 65th birthday | The Crisis Recovery Sum Insured amount that is automatically reinstated is the lesser of: <ul style="list-style-type: none"><li>the Crisis Recovery Sum Insured amount that was reduced due to a full Crisis Recovery claim, and</li><li>the Crisis Recovery Reinstatement Sum Insured as at the Reinstatement Date*.</li></ul> Reinstatement is not available after a partial payment. | <b>On or after</b> the Policy Anniversary prior to your 65th birthday |
| Reinstatement Date                                                    | Reinstated Sum Insured amount                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                      |                               |                                                                  |                                                                                                                                               |                                                                       |                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                    |                               |                                                                  |                                                                                                                                                                                                                                                                                                                                                                                         |                                                                       |
| <b>Before</b> the Policy Anniversary prior to your 65th birthday      | Crisis Recovery Sum Insured is automatically reinstated to the amount that applied under the policy before the Crisis Recovery claim was paid                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                      |                               |                                                                  |                                                                                                                                               |                                                                       |                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                    |                               |                                                                  |                                                                                                                                                                                                                                                                                                                                                                                         |                                                                       |
| <b>On or after</b> the Policy Anniversary prior to your 65th birthday | The reinstated Crisis Recovery Sum Insured amount is capped at \$10,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                      |                               |                                                                  |                                                                                                                                               |                                                                       |                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                    |                               |                                                                  |                                                                                                                                                                                                                                                                                                                                                                                         |                                                                       |
| Reinstatement Date                                                    | Reinstated Sum Insured amount                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                      |                               |                                                                  |                                                                                                                                               |                                                                       |                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                    |                               |                                                                  |                                                                                                                                                                                                                                                                                                                                                                                         |                                                                       |
| <b>Before</b> the Policy Anniversary prior to your 65th birthday      | The Crisis Recovery Sum Insured amount that is automatically reinstated is the lesser of: <ul style="list-style-type: none"><li>the Crisis Recovery Sum Insured amount that was reduced due to a full Crisis Recovery claim, and</li><li>the Crisis Recovery Reinstatement Sum Insured as at the Reinstatement Date*.</li></ul> Reinstatement is not available after a partial payment.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                      |                               |                                                                  |                                                                                                                                               |                                                                       |                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                    |                               |                                                                  |                                                                                                                                                                                                                                                                                                                                                                                         |                                                                       |
| <b>On or after</b> the Policy Anniversary prior to your 65th birthday | The reinstated Crisis Recovery Sum Insured amount is capped at \$10,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                      |                               |                                                                  |                                                                                                                                               |                                                                       |                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                    |                               |                                                                  |                                                                                                                                                                                                                                                                                                                                                                                         |                                                                       |

## 5. CLARIFIED THE COUNSELLING BENEFIT

| Benefit                | Prior to change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | After change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
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| Counselling definition | <p><b>Change:</b> Defined Counselling to clarify that a claim is payable for counselling related to a successfully claimed event and we have removed the word 'subsequent' as grief counselling may occur prior to payment of a benefit.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|                        | <p>Page 16</p> <p><b>Counselling Benefit</b></p> <p>Where we pay the Death or Terminal Illness Sum Insured, we will pay \$200 for each session of grief counselling you and/or an Immediate Family Member attend related to the claimable event, up to a maximum total value of \$1,200 per Life Insured.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | <p>Page 29</p> <p><b>Counselling Benefit</b></p> <p>Where we pay the Death or Terminal Illness Sum Insured, we will also pay \$200 for each time you and/or an Immediate Family Member attend a session of Counselling related to the claimable event, up to a maximum total value of \$1,200 per Life Insured.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                        | <p>Page 17</p> <p><b>Counselling Benefit</b></p> <p>Where we pay the Death benefit or Terminal Illness Sum Insured, we will pay \$200 for each session of grief counselling you and/or an Immediate Family Member of the Life Insured, attend with a counsellor or psychologist in relation to the claimable event.</p> <p>Your counsellor or psychologist must, at the time of providing the counselling service, be registered with the Australian Counselling Association (<a href="http://www.theaca.net.au">www.theaca.net.au</a>) or the Psychotherapy and Counselling Federation of Australia (<a href="http://pacfa.org.au">pacfa.org.au</a>).</p> <p>The maximum total Counselling Benefit amount we will pay across all benefits and all policies held with AIA is \$1,200 per Life Insured.</p> <p>The Counselling Benefit will only be paid to policyholders or nominated beneficiaries and must be related to counselling sessions occurring within 24 months of the claimable event.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</p> | <p>Page 30</p> <p><b>Counselling Benefit</b></p> <p>Where we pay the Death benefit or Terminal Illness Sum Insured, we will also pay \$200 for each time you and/or an Immediate Family Member of the Life Insured, attend a session of Counselling with a counsellor or psychologist in relation to the claimable event.</p> <p>Your counsellor or psychologist must, at the time of providing the counselling service, be registered with the Australian Counselling Association (<a href="http://www.theaca.net.au">www.theaca.net.au</a>) or the Psychotherapy and Counselling Federation of Australia (<a href="http://pacfa.org.au">pacfa.org.au</a>).</p> <p>The maximum total Counselling Benefit amount we will pay across all benefits and all policies held with AIA is \$1,200 per Life Insured.</p> <p>The Counselling Benefit will only be paid to policyholders or nominated beneficiaries and must be related to counselling sessions occurring within 24 months of the claimable event.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</p> |
|                        | <p>Page 21</p> <p><b>Counselling Benefit</b></p> <p>Where we pay the Accidental Death Sum Insured, we will pay \$200 for each session of grief counselling you and/or an Immediate Family Member attend related to the claimable event, up to a maximum total value of \$1,200 per Life Insured.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <p>Page 34</p> <p><b>Counselling Benefit</b></p> <p>Where we pay the Accidental Death Sum Insured, we will also pay \$200 for each time you and/or an Immediate Family Member attend a session of Counselling related to the claimable event, up to a maximum total value of \$1,200 per Life Insured.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

| Benefit                | Prior to change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | After change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
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| Counselling definition | <p>Page 22</p> <p><b>Counselling Benefit</b></p> <p>Where we pay the Accidental Death benefit Sum Insured, we will pay \$200 for each session of grief counselling you and/or an Immediate Family Member of the Life Insured, attend with a counsellor or psychologist in relation to the claimable event.</p> <p>Your counsellor or psychologist must, at the time of providing the counselling service, be registered with the Australian Counselling Association (<a href="http://www.theaca.net.au">www.theaca.net.au</a>) or the Psychotherapy and Counselling Federation of Australia (<a href="http://pacfa.org.au">pacfa.org.au</a>).</p> <p>The maximum total Counselling Benefit amount we will pay across all benefits and all policies held with AIA is \$1,200 per Life Insured.</p> <p>The Counselling Benefit will only be paid to policyholders or nominated beneficiaries and must be related to counselling sessions occurring within 24 months of the claimable event.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</p> | <p>Page 35</p> <p><b>Counselling Benefit</b></p> <p>Where we pay the Accidental Death benefit Sum Insured, we will also pay \$200 for each time you and/or an Immediate Family Member of the Life Insured, attend a session of Counselling with a counsellor or psychologist in relation to the claimable event.</p> <p>Your counsellor or psychologist must, at the time of providing the counselling service, be registered with the Australian Counselling Association (<a href="http://www.theaca.net.au">www.theaca.net.au</a>) or the Psychotherapy and Counselling Federation of Australia (<a href="http://pacfa.org.au">pacfa.org.au</a>).</p> <p>The maximum total Counselling Benefit amount we will pay across all benefits and all policies held with AIA is \$1,200 per Life Insured.</p> <p>The Counselling Benefit will only be paid to policyholders or nominated beneficiaries and must be related to counselling sessions occurring within 24 months of the claimable event.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</p> |
|                        | <p>Page 25</p> <p><b>Counselling Benefit</b></p> <p>Where we pay the Death benefit or Terminal Illness Sum Insured, we will pay \$200 for each session of grief counselling you and/or an Immediate Family Member attend related to the claimable event, up to a maximum total value of \$1,200 per Life Insured.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | <p>Page 38</p> <p><b>Counselling Benefit</b></p> <p>Where we pay the Death benefit or Terminal Illness Sum Insured, we will also pay \$200 for each time you and/or an Immediate Family Member attend a session of Counselling related to the claimable event, up to a maximum total value of \$1,200 per Life Insured.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|                        | <p>Page 30</p> <p><b>Counselling Benefit</b></p> <p>Where we pay the Total and Permanent Disablement or Accidental Total and Permanent Disablement Sum Insured, we will pay \$200 for each session of grief counselling you and/or an Immediate Family Member attend related to the claimable event, up to a maximum total value of \$1,200 per Life Insured.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <p>Page 45</p> <p><b>Counselling Benefit</b></p> <p>Where we pay the Total and Permanent Disablement or Accidental Total and Permanent Disablement Sum Insured, we will also pay \$200 for each time you and/or an Immediate Family Member attend a session of Counselling related to the claimable event, up to a maximum total value of \$1,200 per Life Insured.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |

| Benefit                | Prior to change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | After change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
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| Counselling definition | <p>Page 32</p> <p><b>7. Counselling Benefit</b></p> <p>Where we pay the Total and Permanent Disablement or Accidental Total and Permanent Disablement Sum Insured, we will pay \$200 for each session of grief counselling you and/or an Immediate Family Member of the Life Insured, attend with a counsellor or psychologist in relation to the claimable event.</p> <p>Your counsellor or psychologist must, at the time of providing the counselling service, be registered with the Australian Counselling Association (<a href="http://www.theaca.net.au">www.theaca.net.au</a>) or the Psychotherapy and Counselling Federation of Australia (<a href="http://pacfa.org.au">pacfa.org.au</a>).</p> <p>The maximum total Counselling Benefit amount we will pay across all benefits and all policies held with AIA is \$1,200 per Life Insured.</p> <p>The Counselling Benefit will only be paid to policyholders or nominated beneficiaries and must be related to counselling sessions occurring within 24 months of the claimable event.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</p> | <p>Page 47</p> <p><b>7. Counselling Benefit</b></p> <p>Where we pay the Total and Permanent Disablement or Accidental Total and Permanent Disablement Sum Insured, we will also pay \$200 for each time you and/or an Immediate Family Member of the Life Insured, attend a session of Counselling with a counsellor or psychologist in relation to the claimable event.</p> <p>Your counsellor or psychologist must, at the time of providing the counselling service, be registered with the Australian Counselling Association (<a href="http://www.theaca.net.au">www.theaca.net.au</a>) or the Psychotherapy and Counselling Federation of Australia (<a href="http://pacfa.org.au">pacfa.org.au</a>).</p> <p>The maximum total Counselling Benefit amount we will pay across all benefits and all policies held with AIA is \$1,200 per Life Insured.</p> <p>The Counselling Benefit will only be paid to policyholders or nominated beneficiaries and must be related to counselling sessions occurring within 24 months of the claimable event.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</p> |
|                        | <p>Page 36</p> <p><b>Counselling Benefit</b></p> <p>Where we pay the Universal Total and Permanent Disablement Sum Insured, we will pay \$200 for each session of grief counselling you and/or an Immediate Family Member attend related to the claimable event, up to a maximum total value of \$1,200 per Life Insured.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | <p>Page 52</p> <p><b>Counselling Benefit</b></p> <p>Where we pay the Universal Total and Permanent Disablement Sum Insured, we will also pay \$200 for each time you and/or an Immediate Family Member attend a session of Counselling related to the claimable event, up to a maximum total value of \$1,200 per Life Insured.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|                        | <p>Page 37</p> <p><b>4. Counselling Benefit</b></p> <p>Where we pay the Universal Total and Permanent Disablement Sum Insured, we will pay \$200 for each session of grief counselling you and/or an Immediate Family Member of the Life Insured, attend with a counsellor or psychologist in relation to the claimable event.</p> <p>Your counsellor or psychologist must, at the time of providing the counselling service, be registered with the Australian Counselling Association (<a href="http://www.theaca.net.au">www.theaca.net.au</a>) or the Psychotherapy and Counselling Federation of Australia (<a href="http://pacfa.org.au">pacfa.org.au</a>).</p> <p>The maximum total Counselling Benefit amount we will pay across all benefits and all policies held with AIA is \$1,200 per Life Insured.</p> <p>The Counselling Benefit will only be paid to policyholders or nominated beneficiaries and must be related to counselling sessions occurring within 24 months of the claimable event.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</p>                                     | <p>Page 53</p> <p><b>4. Counselling Benefit</b></p> <p>Where we pay the Universal Total and Permanent Disablement Sum Insured, we will also pay \$200 for each time you and/or an Immediate Family Member of the Life Insured, attend a session of Counselling with a counsellor or psychologist in relation to the claimable event.</p> <p>Your counsellor or psychologist must, at the time of providing the counselling service, be registered with the Australian Counselling Association (<a href="http://www.theaca.net.au">www.theaca.net.au</a>) or the Psychotherapy and Counselling Federation of Australia (<a href="http://pacfa.org.au">pacfa.org.au</a>).</p> <p>The maximum total Counselling Benefit amount we will pay across all benefits and all policies held with AIA is \$1,200 per Life Insured.</p> <p>The Counselling Benefit will only be paid to policyholders or nominated beneficiaries and must be related to counselling sessions occurring within 24 months of the claimable event.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</p>                                     |

| Benefit                | Prior to change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | After change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
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| Counselling definition | <p>Page 41</p> <p><b>Counselling Benefit</b></p> <p>Where we pay a lump sum under your Crisis Recovery Benefit, we will pay \$200 for each session of grief counselling you and/or an Immediate Family Member attend related to the claimable event, up to a maximum total value of \$1,200 per Life Insured.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <p>Page 58</p> <p><b>Counselling Benefit</b></p> <p>Where we pay a lump sum under your Crisis Recovery Benefit, we will also pay \$200 for each time you and/or an Immediate Family Member attend a session of Counselling related to the claimable event, up to a maximum total value of \$1,200 per Life Insured.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                        | <p>Page 46</p> <p><b>8. Counselling Benefit</b></p> <p>Where we pay a 100% lump sum under your Crisis Recovery benefit, we will pay \$200 for each session of grief counselling you and/or an Immediate Family Member of the Life Insured, attend with a counsellor or psychologist in relation to the claimable event.</p> <p>Your counsellor or psychologist must, at the time of providing the counselling service, be registered with the Australian Counselling Association (<a href="http://www.theaca.net.au">www.theaca.net.au</a>) or the Psychotherapy and Counselling Federation of Australia (<a href="http://pacfa.org.au">pacfa.org.au</a>).</p> <p>The maximum total Counselling Benefit amount we will pay across all benefits and all policies held with AIA is \$1,200 per Life Insured.</p> <p>The Counselling Benefit will only be paid to policyholders or nominated beneficiaries and must be related to counselling sessions occurring within 24 months of the claimable event.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</p>                                                       | <p>Page 63</p> <p><b>8. Counselling Benefit</b></p> <p>Where we pay a 100% lump sum under your Crisis Recovery benefit, we will also pay \$200 for each time you and/or an Immediate Family Member of the Life Insured, attend a session of Counselling with a counsellor or psychologist in relation to the claimable event.</p> <p>Your counsellor or psychologist must, at the time of providing the counselling service, be registered with the Australian Counselling Association (<a href="http://www.theaca.net.au">www.theaca.net.au</a>) or the Psychotherapy and Counselling Federation of Australia (<a href="http://pacfa.org.au">pacfa.org.au</a>).</p> <p>The maximum total Counselling Benefit amount we will pay across all benefits and all policies held with AIA is \$1,200 per Life Insured.</p> <p>The Counselling Benefit will only be paid to policyholders or nominated beneficiaries and must be related to counselling sessions occurring within 24 months of the claimable event.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</p>                                                      |
|                        | <p>Page 95</p> <p><b>Counselling Benefit</b></p> <p>Where we pay the Double Universal Total and Permanent Disablement Sum Insured, we will pay \$200 for each session of grief counselling you and/or an Immediate Family Member attend related to the claimable event, up to a maximum total value of \$1,200 per Life Insured.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <p>Page 118</p> <p><b>Counselling Benefit</b></p> <p>Where we pay the Double Universal Total and Permanent Disablement Sum Insured, we will also pay \$200 for each time you and/or an Immediate Family Member attend a session of Counselling related to the claimable event, up to a maximum total value of \$1,200 per Life Insured.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|                        | <p>Page 97</p> <p><b>7. Counselling Benefit</b></p> <p>Where we pay the Total and Permanent Disablement lump sum under your Double Total and Permanent Disablement benefit, we will pay \$200 for each session of grief counselling you and/or an Immediate Family Member of the Life Insured, attend with a counsellor or psychologist in relation to the claimable event.</p> <p>Your counsellor or psychologist must, at the time of providing the counselling service, be registered with the Australian Counselling Association ( <a href="http://www.theaca.net.au">www.theaca.net.au</a>) or the Psychotherapy and Counselling Federation of Australia ( <a href="http://pacfa.org.au">pacfa.org.au</a>).</p> <p>The maximum total Counselling Benefit amount we will pay across all benefits and all policies held with AIA is \$1,200 per Life Insured.</p> <p>The Counselling Benefit will only be paid to policyholders or nominated beneficiaries and must be related to counselling sessions occurring within 24 months of the claimable event.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</p> | <p>Page 120</p> <p><b>7. Counselling Benefit</b></p> <p>Where we pay the Total and Permanent Disablement lump sum under your Double Total and Permanent Disablement benefit, we will also pay \$200 for each time you and/or an Immediate Family Member of the Life Insured, attend a session of Counselling with a counsellor or psychologist in relation to the claimable event.</p> <p>Your counsellor or psychologist must, at the time of providing the counselling service, be registered with the Australian Counselling Association (<a href="http://www.theaca.net.au">www.theaca.net.au</a>) or the Psychotherapy and Counselling Federation of Australia (<a href="http://pacfa.org.au">pacfa.org.au</a>).</p> <p>The maximum total Counselling Benefit amount we will pay across all benefits and all policies held with AIA is \$1,200 per Life Insured.</p> <p>The Counselling Benefit will only be paid to policyholders or nominated beneficiaries and must be related to counselling sessions occurring within 24 months of the claimable event.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</p> |

| Benefit                | Prior to change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | After change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
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| Counselling definition | <p>Page 100</p> <p><b>Counselling Benefit</b></p> <p>Where we pay the Double Universal Total and Permanent Disablement Sum Insured, we will pay \$200 for each session of grief counselling you and/or an Immediate Family Member attend related to the claimable event, up to a maximum total value of \$1,200 per Life Insured.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <p>Page 123</p> <p><b>Counselling Benefit</b></p> <p>Where we pay the Double Universal Total and Permanent Disablement Sum Insured, we will also pay \$200 for each time you and/or an Immediate Family Member attend a session of Counselling related to the claimable event, up to a maximum total value of \$1,200 per Life Insured.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|                        | <p>Page 101</p> <p><b>6. Counselling Benefit</b></p> <p>Where we pay the Double Universal Total and Permanent Disablement Sum Insured, we will pay \$200 for each session of grief counselling you and/or an Immediate Family Member of the Life Insured, attend with a counsellor or psychologist in relation to the claimable event.</p> <p>Your counsellor or psychologist must, at the time of providing the counselling service, be registered with the Australian Counselling Association (<a href="http://www.theaca.net.au">www.theaca.net.au</a>) or the Psychotherapy and Counselling Federation of Australia (<a href="http://pacfa.org.au">pacfa.org.au</a>).</p> <p>The maximum total Counselling Benefit amount we will pay across all benefits and all policies held with AIA is \$1,200 per Life Insured.</p> <p>The Counselling Benefit will only be paid to policyholders or nominated beneficiaries and must be related to counselling sessions occurring within 24 months of the claimable event.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</p> | <p>Page 124</p> <p><b>6. Counselling Benefit</b></p> <p>Where we pay the Double Universal Total and Permanent Disablement Sum Insured, we will also pay \$200 for each time you and/or an Immediate Family Member of the Life Insured, attend a session of Counselling with a counsellor or psychologist in relation to the claimable event.</p> <p>Your counsellor or psychologist must, at the time of providing the counselling service, be registered with the Australian Counselling Association (<a href="http://www.theaca.net.au">www.theaca.net.au</a>) or the Psychotherapy and Counselling Federation of Australia (<a href="http://pacfa.org.au">pacfa.org.au</a>).</p> <p>The maximum total Counselling Benefit amount we will pay across all benefits and all policies held with AIA is \$1,200 per Life Insured.</p> <p>The Counselling Benefit will only be paid to policyholders or nominated beneficiaries and must be related to counselling sessions occurring within 24 months of the claimable event.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</p> |
|                        | <p>Page 111</p> <p><b>Counselling Benefit</b></p> <p>Where we pay you a lump sum under Crisis Extension, we will pay \$200 for each session of grief counselling you and/or an Immediate Family Member attend related to the claimable event, up to a maximum total value of \$1,200 per Life Insured.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <p>Page 132</p> <p><b>Counselling Benefit</b></p> <p>Where we pay you a lump sum under Crisis Extension, we will also pay \$200 for each time you and/or an Immediate Family Member attend a session of Counselling related to the claimable event, up to a maximum total value of \$1,200 per Life Insured.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|                        | <p>Page 113</p> <p><b>4. Counselling Benefit</b></p> <p>Where we pay you a 100% lump sum under Crisis Extension, we will pay \$200 for each session of grief counselling you and/or an Immediate Family Member of the Life Insured, attend with a counsellor or psychologist in relation to the claimable event.</p> <p>Your counsellor or psychologist must, at the time of providing the counselling service, be registered with the Australian Counselling Association (<a href="http://www.theaca.net.au">www.theaca.net.au</a>) or the Psychotherapy and Counselling Federation of Australia (<a href="http://pacfa.org.au">pacfa.org.au</a>).</p> <p>The maximum total Counselling Benefit amount we will pay across all benefits and all policies held with AIA is \$1,200 per Life Insured.</p> <p>The Counselling Benefit will only be paid to policyholders or nominated beneficiaries and must be related to counselling sessions occurring within 24 months of the claimable event.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</p>                       | <p>Page 134</p> <p><b>4. Counselling Benefit</b></p> <p>Where we pay you a 100% lump sum under Crisis Extension, we will also pay \$200 for each time you and/or an Immediate Family Member of the Life Insured, attend a session of Counselling with a counsellor or psychologist in relation to the claimable event.</p> <p>Your counsellor or psychologist must, at the time of providing the counselling service, be registered with the Australian Counselling Association (<a href="http://www.theaca.net.au">www.theaca.net.au</a>) or the Psychotherapy and Counselling Federation of Australia (<a href="http://pacfa.org.au">pacfa.org.au</a>).</p> <p>The maximum total Counselling Benefit amount we will pay across all benefits and all policies held with AIA is \$1,200 per Life Insured.</p> <p>The Counselling Benefit will only be paid to policyholders or nominated beneficiaries and must be related to counselling sessions occurring within 24 months of the claimable event.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</p>                       |

| Benefit                | Prior to change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | After change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
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| Counselling definition | <p>Page 123</p> <p><b>Counselling Benefit</b></p> <p>Where we pay you a lump sum under Double Crisis Recovery, we will pay \$200 for each session of grief counselling you and/or an Immediate Family Member attend related to the claimable event, up to a maximum total value of \$1,200 per Life Insured.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <p>Page 144</p> <p><b>Counselling Benefit</b></p> <p>Where we pay you a lump sum under Double Crisis Recovery, we will also pay \$200 for each time you and/or an Immediate Family Member attend a session of Counselling related to the claimable event, up to a maximum total value of \$1,200 per Life Insured.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|                        | <p>Page 126</p> <p><b>8. Counselling Benefit</b></p> <p>Where we pay you a lump sum under Double Crisis Recovery, we will pay \$200 for each session of grief counselling you and/or an Immediate Family Member of the Life Insured, attend with a counsellor or psychologist in relation to the claimable event.</p> <p>Your counsellor or psychologist must, at the time of providing the counselling service, be registered with the Australian Counselling Association ( <a href="http://www.theaca.net.au">www.theaca.net.au</a>) or the Psychotherapy and Counselling Federation of Australia (<a href="http://pacfa.org.au">pacfa.org.au</a>).</p> <p>The maximum total Counselling Benefit amount we will pay across all benefits and all policies held with AIA is \$1,200 per Life Insured.</p> <p>The Counselling Benefit will only be paid to policyholders or nominated beneficiaries and must be related to counselling sessions occurring within 24 months of the claimable event.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</p> | <p>Page 147</p> <p><b>8. Counselling Benefit</b></p> <p>Where we pay you a lump sum under Double Crisis Recovery, we will also pay \$200 for each time you and/or an Immediate Family Member of the Life Insured, attend a session of Counselling with a counsellor or psychologist in relation to the claimable event.</p> <p>Your counsellor or psychologist must, at the time of providing the counselling service, be registered with the Australian Counselling Association (<a href="http://www.theaca.net.au">www.theaca.net.au</a>) or the Psychotherapy and Counselling Federation of Australia (<a href="http://pacfa.org.au">pacfa.org.au</a>).</p> <p>The maximum total Counselling Benefit amount we will pay across all benefits and all policies held with AIA is \$1,200 per Life Insured.</p> <p>The Counselling Benefit will only be paid to policyholders or nominated beneficiaries and must be related to counselling sessions occurring within 24 months of the claimable event.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</p> |
|                        | <p>Page 159</p> <p><b>Counselling Benefit</b></p> <p>Where we pay 100% of the TPD or Double TPD, we will pay \$200 for each session of grief counselling you and/or an Immediate Family Member attend related to the claimable event, up to a maximum total value of \$1,200.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <p>Page 182</p> <p><b>Counselling Benefit</b></p> <p>Where we pay 100% of the TPD or Double TPD, we will also pay \$200 for each time you and/or an Immediate Family Member attend a session of Counselling related to the claimable event, up to a maximum total value of \$1,200 per Life Insured.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|                        | Not applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <p><b>Section 12.1 General Definitions</b></p> <p>Page 211</p> <p><b>Counselling</b> refers to any specialised therapeutic intervention aimed at supporting you or an immediate family member to cope with significant physical, emotional or cognitive response to loss relating to a claimable event under your policy.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

# 6. UPDATE TO THE CARDIAC ARREST DEFINITION

| Change         | Prior to change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | After change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
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| Cardiac Arrest | <p><b>Change:</b> Updated our Cardiac Arrest definition to cover all four (4) possible rhythms.</p> <p><b>Section: 12.2 Medical Definitions</b></p> <p>Page 201</p> <p><b>Cardiac Arrest</b> means sudden loss of heart function due to:</p> <ul style="list-style-type: none"><li>• cardiac asystole, or</li><li>• ventricular fibrillation with or without ventricular tachycardia.</li></ul> <p>Which:</p> <ul style="list-style-type: none"><li>• is not associated with any medical procedure, and</li><li>• is documented by an electrocardiogram (ECG).</li></ul> <p>If an ECG is not available, we will reasonably consider other evidence which unequivocally confirms a cardiac arrest has occurred. Such evidence may include Automated External Defibrillator (AED) data, ambulance or hospital medical records, documented administration of cardiopulmonary resuscitation (CPR) by an attending ambulance officer or hospital clinical staff.</p> <p>Cardiac arrest secondary to alcohol or drug abuse is excluded.</p> | <p><b>Section: 12.2 Medical Definitions</b></p> <p>Page 227</p> <p><b>Cardiac Arrest</b> means sudden loss of heart function which meets all of the following:</p> <p>A) it is due to one of:</p> <ul style="list-style-type: none"><li>• cardiac asystole, or</li><li>• ventricular fibrillation with or without ventricular tachycardia, or</li><li>• pulseless electrical activity, or</li><li>• pulseless ventricular tachycardia,</li></ul> <p>and</p> <p>B) it isn't associated with any medical procedure, and</p> <p>C) its occurrence is confirmed by an electrocardiogram (ECG) or, if an ECG is not available, by such alternative medical evidence reasonable in the circumstance that is accepted by us. Such evidence may include Automated External Defibrillator (AED) data, ambulance or hospital medical records, documented administration of cardiopulmonary resuscitation (CPR) by an attending ambulance officer or hospital clinical staff.</p> <p>Cardiac arrest secondary to alcohol or drug abuse is excluded.</p> |

## 7. CLARIFICATION FOR SELF-EMPLOYED INCOME DEFINITION

| Change                                                           | Prior to change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | After change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
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| Total and Permanent Disability – Self-employed Income definition | <p><b>Change:</b> Updated the Income definition for Total and Permanent Disability Benefits.</p> <p><b>Section: 12. Definitions – 12.1 General Definitions</b></p> <p>Page 187</p> <p><b>In respect of Total and Permanent Disability Benefits:</b></p> <ul style="list-style-type: none"> <li>Self-employed person, a working director or partner in a partnership: Income or turnover generated by the business or practice related to their personal exertion or activities.</li> <li>Employed person: Salary or wages, fees, fringe benefits, commissions and bonuses paid due to their personal exertion or activities.</li> </ul> | <p><b>Section: 12. Definitions – 12.1 General Definitions</b></p> <p>Page 213</p> <p><b>In respect of Total and Permanent Disability Benefits (Any Occupation, Outside Super):</b></p> <ul style="list-style-type: none"> <li>Self-employed person, a working director or partner in a partnership: Payments received by the business or practice related to the Life Insured's personal exertion or activities, less the Life Insured's share of necessarily incurred business expenses.</li> <li>Employed person: Salary or wages, fees, fringe benefits, commissions and bonuses paid due to their personal exertion or activities.</li> </ul> <p><b>In respect of Total and Permanent Disability Benefits (Own Occupation):</b></p> <ul style="list-style-type: none"> <li>Self-employed person, a working director or partner in a partnership: Payments received by the business or practice related to the Life Insured's personal exertion or activities.</li> <li>Employed person: Salary or wages, fees, fringe benefits, commissions and bonuses paid due to their personal exertion or activities.</li> </ul> |
|                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |

## 8. UPDATE TO FINANCIAL PLANNING REIMBURSEMENT BENEFIT

| Benefit                                  | Prior to change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | After change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
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| Financial Planning Reimbursement benefit | <p><b>Change:</b> Increased the maximum benefit payable from \$3,000 to \$5,000 where a claim is payable with a Date of Loss after the effective date of this enhancement summary.</p> <p><b>Sections:</b></p> <p><b>2.1 Life Cover   2.1.1 Benefit overview</b> – page 16</p> <p><b>2.2 Accidental Death   2.2.1 Benefit overview</b> – page 20</p> <p><b>2.3 Term Cover   2.3.1 Benefit overview</b> – page 24</p> <p><b>3.1 Total and Permanent Disablement and Accidental Total and Permanent Disablement   3.1.1 Benefit overview</b> – page 30</p> <p><b>3.2 Universal Total and Permanent Disablement   3.2.1 Benefit overview</b> – page 36</p> <p><b>4. CRISIS RECOVERY   4.1 Benefit overview</b> – page 41</p> <p><b>Financial Planning Reimbursement</b></p> <p>Pays up to \$3,000 to reimburse financial planning advice obtained within 12 months of a claim payment across all policies. The maximum total amount payable under all policies with us for the life insured is \$3,000.</p> <p><b>Section: 7.5 Financial Planning Reimbursement</b></p> <p>Pages 87–88</p> <p><b>7.5 Financial Planning Reimbursement</b></p> <p>On the payment of a claim for the full Sum Insured, we will reimburse up to \$3,000 to the Policy Owner or beneficiary for the cost of obtaining advice from one or more financial advisers as to how the claim proceeds are to be managed or invested. Reimbursement will be subject to the conditions set out below.</p> <p>This benefit will be paid in addition to the claim amount otherwise due to you under the Policy. The maximum total amount payable under all policies with us for the life insured is \$3,000.</p> <p><b>Limitations</b></p> <ul style="list-style-type: none"> <li>Each financial adviser must hold an Australian Financial Services licence (AFSL), either personally as a director or Employee of the holder of an AFSL, or as an authorised representative of the holder of an AFSL. The financial planning costs must be incurred and paid within the first 12 months following the claim payment.</li> <li>The maximum amount reimbursed will be the lesser of \$3,000 and the actual financial planning costs incurred as evidenced by tax invoices or other reasonable proof.</li> <li>The benefit can be payable more than once across multiple policies, but the maximum total amount for the life insured cannot exceed \$3,000.</li> </ul> | <p><b>Sections:</b></p> <p><b>2.1 Life Cover   2.1.1 Benefit overview</b> – page 29</p> <p><b>2.2 Accidental Death   2.2.1 Benefit overview</b> – page 33</p> <p><b>2.3 Term Cover   2.3.1 Benefit overview</b> – page 37</p> <p><b>3.1 Total and Permanent Disablement and Accidental Total and Permanent Disablement   3.1.1 Benefit overview</b> – page 45</p> <p><b>3.2 Universal Total and Permanent Disablement   3.2.1 Benefit overview</b> – page 52</p> <p><b>4. CRISIS RECOVERY   4.1 Benefit overview</b> – page 58</p> <p><b>8. RIDER BENEFITS   8.2 Benefit overview</b> – page 118</p> <p><b>8.3 Benefit overview</b> – page 123</p> <p><b>8.5.1 Benefit overview</b> – page 132</p> <p><b>8.8.1 Benefit overview</b> – page 144</p> <p><b>Financial Planning Reimbursement</b></p> <p>Pays up to \$5,000 to reimburse financial planning advice obtained within 12 months of a claim payment across all policies. The maximum total amount payable under all policies with us for the life insured is \$5,000.</p> <p><b>Section: 7.5 Financial Planning Reimbursement</b></p> <p>Page 109</p> <p><b>7.5 Financial Planning Reimbursement</b></p> <p>On the payment of a claim for the full Sum Insured, we will reimburse up to \$5,000 to the Policy Owner or beneficiary for the cost of obtaining advice from one or more financial advisers as to how the claim proceeds are to be managed or invested. Alternatively, this payment can be made directly to the financial adviser/s that have provided the financial advice. Reimbursement will be subject to the conditions set out below.</p> <p>This benefit will be paid in addition to the claim amount otherwise due to you under the Policy. The maximum total amount payable under all policies with us for the life insured is \$5,000.</p> <p><b>Limitations</b></p> <ul style="list-style-type: none"> <li>Each financial adviser must hold an Australian Financial Services licence (AFSL), either personally as a director or Employee of the holder of an AFSL, or as an authorised representative of the holder of an AFSL. The financial planning costs must be incurred and paid within the first 12 months following the claim payment.</li> <li>The maximum amount reimbursed will be the lesser of \$5,000 and the actual financial planning costs incurred as evidenced by tax invoices or other reasonable proof.</li> <li>The benefit can be payable more than once across multiple policies, but the maximum total amount for the life insured cannot exceed \$5,000.</li> </ul> |

## 9. FAMILY AND DOMESTIC VIOLENCE POLICY TERM UPDATES

| Change                       | Prior to change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | After change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
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| Family and Domestic Violence | <p><b>Change:</b> Updating our policy terms to prevent the misuse of our products and to ensure that customers experiencing Family and Domestic Violence (FDV) have choice and flexibility.</p> <p><b>Section: 10.2 General terms and conditions</b></p> <p>Page 172</p> <p><b>Cancelling your Policy (other than during a cooling-off period)</b></p> <p>You or the trustee at your direction, as applicable, can cancel your Policy or individual benefits within the Policy at any time. Any request to cancel the Policy must be authorised by the Policy Owner. Cancellation requests can be submitted to us by phone, mail, fax or email or in any other manner permitted by law.</p> <p>If premiums have been paid in advance, or a claim has been paid and the Policy or benefit within the Policy is then cancelled, we will refund the unexpired portion of the premium to the Policy Owner.</p> <p>Where a Policy provides a Linked Benefit (i.e. Superannuation PLUS, Maximiser, Super Extras or Repayment Relief) and the Policy held within superannuation to which the first Policy is linked has been cancelled, the Policy providing the Linked Benefits will automatically be cancelled from the same effective date.</p> <p>If a Superannuation Plan was obtained as a member of the AIA Insurance Superannuation Scheme No2, you will need to provide the details of another complying superannuation fund to enable the trustee to transfer any premium refund provided upon cancellation. If this information is not provided then the monies may be paid to the ATO.</p> <p>If you are a member of the Scheme and the cancellation of the Policy means you cease to have any Superannuation Plans through the Scheme, your Scheme membership will also cease.</p> | <p><b>Section: 10.2 General terms and conditions</b></p> <p>Page 196</p> <p><b>Cancelling your Policy (other than during a cooling-off period)</b></p> <p>You or the trustee at your direction, as applicable, can cancel your Policy or individual benefits within the Policy at any time. Any request to cancel the Policy must be authorised by the Policy Owner. Cancellation requests can be submitted to us by phone, mail or email or in any other manner permitted by law.</p> <p>We will notify a life insured of cancellation of cover over their life where safe and appropriate to do so.</p> <p>The Life Insured may request to cancel the cover over their life under your policy. In this instance:</p> <ul style="list-style-type: none"> <li>Any Policy Owners will be deemed to have consented to the cancellation.</li> <li>The policy will be cancelled, and cover for any Insured Children will also cease.</li> </ul> <p>The Life Insured may request a replacement policy for the same type and level of cover and subject to the same exclusions, loadings or other conditions. To the extent permissible by law, We will offer replacement cover without any further evidence of insurability required.</p> <p>Where the Life Insured has requested cancellation, we may communicate with the Life Insured instead of the Policy Owner at their request.</p> <p>If premiums have been paid in advance, or a claim has been paid and the Policy or benefit within the Policy is then cancelled, we will refund the unexpired portion of the premium to the Policy Owner.</p> <p>Where a Policy provides a Linked Benefit (i.e. Superannuation PLUS, Maximiser, Super Extras or Repayment Relief) and the Policy held within superannuation to which the first Policy is linked has been cancelled, the Policy providing the Linked Benefits will automatically be cancelled from the same effective date.</p> <p>If a Superannuation Plan was obtained as a member of the AIA Insurance Superannuation Scheme No2, you will need to provide the details of another complying superannuation fund to enable the trustee to transfer any premium refund provided upon cancellation. If this information is not provided then the monies may be paid to the ATO.</p> <p>If you are a member of the Scheme and the cancellation of the Policy means you cease to have any Superannuation Plans through the Scheme, your Scheme membership will also cease.</p> |

| Change                       | Prior to change | After change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
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| Family and Domestic Violence | Not applicable  | <p><b>10.2 General terms and conditions</b></p> <p>Page 197</p> <p><b>Policy Exclusions</b></p> <p>The following terms apply to all benefits under the Policy.</p> <p>We will not pay a benefit where the intended recipient of the benefit intentionally or recklessly caused or contributed directly or indirectly to the insured person's death, injury, sickness or disablement.</p> <p>AIA does not tolerate Financial Abuse in relation to its products or services. Financial Abuse is where a person exerts control over their partner, former partner or family member's money, cover or finances, threatening their financial security and limiting their potential for self-sufficiency. Financial Abuse has serious impacts on victim survivors.</p> <p>If you misuse our products or services to perpetrate Financial Abuse or other abuse, where appropriate we may:</p> <ol style="list-style-type: none"> <li>1. first, issue you a warning notice to cease the misuse unless the misuse is so severe as to merit immediate termination;</li> <li>2. terminate your cover if the misuse is significant or repeated; and/or</li> <li>3. report significant misuse to law enforcement.</li> </ol> |

# 10. DEFINITION UPDATE & CLARIFICATION

| Definitions                                    | Prior to change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | After change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
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| Own Occupation definitions for TPD and IP CORE | <b>Changes:</b> These changes refer to updates to the Own Occupation definitions in the April 2025 release, there were some updates/clarifications to definitions that were missed, these were around: <ul style="list-style-type: none"> <li>Update the (TPD) Own Occupation definition to define that a client will not be considered TPD if they can work in one or more occupations</li> <li>Clarify references in the PDS to ensure that "Own Occupation" is only used for TPD benefits, and "Own Occupation (Income Protection CORE)" is used for IP CORE.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|                                                | <b>Section: 5. INCOME PROTECTION</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <b>Section: 5. INCOME PROTECTION</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|                                                | <b>5. INCOME PROTECTION</b> – page 50<br><b>Income Protection eligibility requirements</b><br>This table provides a summary of the Income Protection insurance cover available.<br><i>[Description Section]</i><br>Total and partial disablement cover based on your inability to perform the duties of your Own Occupation in the first 24 months of benefit payments then the duties of a Suited Occupation thereafter.<br>If you have selected Income Protection CORE – 5 year Benefit Period, Total and Partial Disablement cover is based on duties of your Own Occupation.                                                                                                                                                                                                                                                                                                                                                                             | <b>5. INCOME PROTECTION</b> – page 68<br><b>Income Protection eligibility requirements</b><br>This table provides a summary of the Income Protection insurance cover available.<br><i>[Description Section]</i><br>Total and partial disablement cover based on your inability to perform the duties of your Own Occupation (Income Protection CORE) in the first 24 months of benefit payments then the duties of a Suited Occupation thereafter.<br>If you have selected Income Protection CORE – 5 year Benefit Period, Total and Partial Disablement cover is based on duties of your Own Occupation (Income Protection CORE).                                                                                                                                                                                                                                                                                                                                                                                                      |
|                                                | <b>5. INCOME PROTECTION</b> – page 51<br><b>Benefit Period</b><br>This table shows the Benefit Periods available under Income Protection insurance cover.<br><i>[Footnote section]</i><br>8. Where you selected Income Protection CORE – 5 year Benefit Period, Total and Partial Disablement cover is based on duties of your Own Occupation.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <b>5. INCOME PROTECTION</b> – page 69<br><b>Benefit Period</b><br>This table shows the Benefit Periods available under Income Protection insurance cover.<br><i>[Footnote section]</i><br>8. Where you selected Income Protection CORE – 5 year Benefit Period, Total and Partial Disablement cover is based on duties of your Own Occupation (Income Protection CORE).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|                                                | <b>5. INCOME PROTECTION</b> – page 52<br><b>Other information</b><br>This table shows a comparison of our different income protection plans across a number of specific key features.<br><i>[Definition of disability section]</i><br>[1] Unable to perform the Material and Substantial Duties of your Own Occupation for the initial 24 month Benefit Period and Suited Occupation thereafter.<br>Please refer to Total Disablement (Income Protection CORE) in Section 12.1 for full definition.<br>[2] Unable to perform the Material and Substantial Duties of your Own Occupation for the initial 24 month Benefit Period and Suited Occupation thereafter.<br>Please refer to Total Disablement (Income Protection CORE) in Section 12.1 for full definition.<br>[3] Unable to perform the Material and Substantial Duties of your Own Occupation.<br>Please refer to Total Disablement (Income Protection CORE) in Section 12.1 for full definition. | <b>5. INCOME PROTECTION</b> – page 70<br><b>Other information</b><br>This table shows a comparison of our different income protection plans across a number of specific key features.<br><i>[Definition of disability section]</i><br>[1] Unable to perform the Material and Substantial Duties of your Own Occupation (Income Protection CORE) for the initial 24 month Benefit Period and Suited Occupation thereafter.<br>Please refer to Total Disablement (Income Protection CORE) in Section 12.1 for full definition.<br>[2] Unable to perform the Material and Substantial Duties of your Own Occupation (Income Protection CORE) for the initial 24 month Benefit Period and Suited Occupation thereafter.<br>Please refer to Total Disablement (Income Protection CORE) in Section 12.1 for full definition.<br>[3] Unable to perform the Material and Substantial Duties of your Own Occupation (Income Protection CORE).<br>Please refer to Total Disablement (Income Protection CORE) in Section 12.1 for full definition. |

| Definitions                                    | Prior to change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | After change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Own Occupation definitions for TPD and IP CORE | <b>Section: 12. DEFINITIONS   12.1 General Definitions</b><br><br><b>12.1 General Definitions</b> – page 191<br><br><b>Own Occupation</b> means the trades, professions or types of work you were last engaged in, that generated an Income, immediately prior to the Date of Disablement.<br><br>If you have been working in more than one occupation that meets these criteria, 'Own Occupation' will include all those occupations that you were engaged in before the event giving rise to the claim. You will not be disabled if you can work in any one or more of those occupations.<br><br>If you were not working in an occupation, business or employment immediately prior to the Date of Disablement, Own Occupation means the trades, professions, or types of work you were last engaged in, that generated an Income. | <b>Section: 12. DEFINITIONS   12.1 General Definitions</b><br><br><b>12.1 General Definitions</b> – page 216<br><br><b>Own Occupation</b> means the trades, professions or types of work you were last engaged in, that generated an Income, immediately prior to the Date of Disablement.<br><br>If you have been working in more than one occupation that meets these criteria, 'Own Occupation' will include all those occupations that you were engaged in before the event giving rise to the claim. You will not be Totally Disabled if you can work in any one or more of those occupations.<br><br>If you were not working in an occupation, business or employment immediately prior to the Date of Disablement, Own Occupation means the trades, professions, or types of work you were last engaged in, that generated an Income. |
|                                                | <b>12.1 General Definitions</b> – page 193<br><br><b>Partial Disablement (Income Protection CORE)</b><br><br>...<br><br>Monthly Income is the Income earned or capable of being earned by you in your Own Occupation or an alternative occupation. If your monthly Income while Partially Disabled is negative, we will<br><br>treat it as zero. Should you commence a secondary occupation whilst on claim and the income from that occupation is negative, we will treat it as zero.                                                                                                                                                                                                                                                                                                                                               | <b>12.1 General Definitions</b> – page 218<br><br><b>Partial Disablement (Income Protection CORE)</b><br><br>...<br><br>Monthly Income is the Income earned or capable of being earned by you in your Own Occupation (Income Protection CORE) or an alternative occupation. If your monthly Income while Partially Disabled is negative, we will<br><br>treat it as zero. Should you commence a secondary occupation whilst on claim and the income from that occupation is negative, we will treat it as zero.                                                                                                                                                                                                                                                                                                                              |
|                                                | <b>12.1 General Definitions</b> – pages 197–198<br><br><b>Total Disablement (Income Protection CORE)</b><br><br>...<br><br>In determining whether you are capable of working in your Own Occupation or a Suited Occupation (as applicable), we will take into account available medical evidence (including the opinion of your Medical Practitioner) and any other relevant considerations directly related to your medical condition (including information provided by you).                                                                                                                                                                                                                                                                                                                                                      | <b>12.1 General Definitions</b> – page 223<br><br><b>Total Disablement (Income Protection CORE)</b><br><br>...<br><br>In determining whether you are capable of working in your Own Occupation (Income Protection CORE) or a Suited Occupation (as applicable), we will take into account available medical evidence (including the opinion of your Medical Practitioner) and any other relevant considerations directly related to your medical condition (including information provided by you).                                                                                                                                                                                                                                                                                                                                          |
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# 11. DEFINITION CLARIFICATIONS

| Change | Prior to change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | After change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
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|        | <p><b>Changes:</b> These changes refer to updates and clarifications to definitions:</p> <ul style="list-style-type: none"> <li>Remove “resulting from” under the Medical Practitioner definition and update this definition in the IBR for consistency.</li> <li>Replace one reference of “Injury or illness” with “Injury or Sickness”</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|        | <p><b>Section: 7.6 Premium and Cover Pause Benefit</b></p> <p><b>7.6 Premium and Cover Pause Benefit</b> – page 88</p> <p>Examples of such circumstances include, but are not restricted to:</p> <ul style="list-style-type: none"> <li>Employer approved leave including maternity, paternity, or sabbatical leave,</li> <li>Unemployment,</li> <li>Business closure or bankruptcy,</li> <li>Injury or illness,</li> <li>Leaving paid employment to become a full-time caregiver for a spouse, partner or dependent child,</li> <li>Death of a spouse, partner or child,</li> <li>Natural disaster where the event affects a Life Insured’s ability to undertake their usual work</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <p><b>Section: 7.6 Premium and Cover Pause Benefit</b></p> <p><b>7.6 Premium and Cover Pause Benefit</b> – page 109</p> <p>Examples of such circumstances include, but are not restricted to:</p> <ul style="list-style-type: none"> <li>Employer approved leave including maternity, paternity, or sabbatical leave,</li> <li>Unemployment,</li> <li>Business closure or bankruptcy,</li> <li>Injury or Sickness,</li> <li>Leaving paid employment to become a full-time caregiver for a spouse, partner or dependent child,</li> <li>Death of a spouse, partner or child,</li> <li>Natural disaster where the event affects a Life Insured’s ability to undertake their usual work</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|        | <p><b>PDS Section: 12 Definitions   12.1 General Definitions</b></p> <p><b>12.1 General Definitions</b> – page 189</p> <p><b>Medical Practitioner</b> means a person, who is legally qualified and registered as a Medical Practitioner by The Australian Health Practitioner Regulation Agency (Ahpra), or equivalent successor body, but not where that Medical Practitioner is:</p> <ul style="list-style-type: none"> <li>the Policy owner or Life Insured;</li> <li>a business partner, employee, work colleague or employer of the Policy owner or Life Insured; or</li> <li>an Immediate Family Member of the Policy owner or Life Insured.</li> </ul> <p>The Medical Practitioner must be an appropriate Medical Practitioner for the treatment of the condition resulting from your Injury or Sickness.</p> <p>Where reasonable and appropriate, we may require evidence from a Medical Practitioner who is registered on the Ahpra Specialists Register.</p> <p>If practising other than in Australia, the Medical Practitioner must be approved by us, acting reasonably, have qualifications equivalent to Australian standards and be willing to communicate in English or via a translator.</p> | <p><b>PDS Section: 12 Definitions   12.1 General</b></p> <p><b>12.1 General Definitions</b> – page 215</p> <p><b>Medical Practitioner</b> means a person, who is legally qualified and registered as a Medical Practitioner by The Australian Health Practitioner Regulation Agency (AHPRA), or equivalent successor body, but not where that Medical Practitioner is:</p> <ul style="list-style-type: none"> <li>the Policy owner or Life Insured;</li> <li>a business partner, employee, work colleague or employer of the Policy owner or Life Insured; or</li> <li>an Immediate Family Member of the Policy owner or Life Insured.</li> </ul> <p>The Medical Practitioner must be an appropriate Medical Practitioner for the treatment of your Injury or Sickness.</p> <p>Where reasonable and appropriate, we may require evidence from a Medical Practitioner who is registered on the AHPRA Specialists Register.</p> <p>If practising other than in Australia, the Medical Practitioner must be approved by us, acting reasonably, have qualifications equivalent to Australian standards and be willing to communicate in English or via a translator.</p> |

| Change | Prior to change                                                                                                                                                                                                                                                                                                                                                | After change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
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|        | <p><b>IBR Section: 18. DEFINITIONS   18.1 Income Protection and Income Protection Accident</b> – page 40</p> <p><b>Medical Practitioner</b> means a legally qualified and registered doctor of medicine, other than the Policy Owner or you, or a family member, business partner, Employee, work colleague or employer of either the Policy Owner or you.</p> | <p><b>IBR Section: 18. DEFINITIONS   18.1 Income Protection and Income Protection Accident</b> – page 40</p> <p><b>Medical Practitioner</b> means a person, who is legally qualified and registered as a Medical Practitioner by The Australian Health Practitioner Regulation Agency (AHPRA), or equivalent successor body, but not where that Medical Practitioner is:</p> <ul style="list-style-type: none"> <li>• the Policy owner or Life Insured;</li> <li>• a business partner, employee, work colleague or employer of the Policy owner or Life Insured; or</li> <li>• an Immediate Family Member of the Policy owner or Life Insured.</li> </ul> <p>The Medical Practitioner must be an appropriate Medical Practitioner for the treatment of your Injury or Sickness.</p> <p>Where reasonable and appropriate, we may require evidence from a Medical Practitioner who is registered on the AHPRA Specialists Register.</p> <p>If practising other than in Australia, the Medical Practitioner must be approved by us, acting reasonably, have qualifications equivalent to Australian standards and be willing to communicate in English or via a translator.</p> |

# 12. UPDATE TO CANCER & BENIGN BRAIN TUMOUR DEFINITIONS

| Change      | Prior to change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          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| Definitions | <p><b>Change:</b> To clarify our wording we have updated the use of ‘presence of’ to ‘histopathological or cytological diagnosis of’.</p> <p><b>Section: 12. Definitions   12.2 Medical Definitions</b><br/>Page 200</p> <p><b>Benign Brain or Spinal Cord Tumour with serious functional impairment</b> means a non-cancerous tumour of the brain or spinal cord. 100% of the Sum Insured will be paid if the Benign Brain or Spinal Cord Tumour gives rise to symptoms of permanent neurological deficit and results in either;</p> <ul style="list-style-type: none"> <li>• the total and permanent inability to perform any one of the Activities of Daily Living; or</li> <li>• an impairment of at least 25% in whole person function, attributable to the above condition, as defined in the latest edition of the American Medical Association’s Guides to the Evaluation of Permanent Impairment.</li> </ul> <p>The requirements above will be waived if the Benign Brain or Spinal Cord Tumour with serious functional impairment is surgically removed on the advice of a consultant neurologist/neurosurgeon.</p> <p>Where the above is not met, 25% of the Sum Insured (up to a maximum of \$50,000) will be paid for a diagnosis of a noncancerous tumour of the brain or spinal cord giving rise to symptoms of neurological deficit.</p> <p>The presence of the underlying tumour must be confirmed by a consultant neurologist/neurosurgeon based on imaging studies such as CT scan or MRI (Magnetic Resonance Imaging).</p> <p>Cysts, granulomas, cholesteatomas, malfunctions in or of the arteries or veins of the brain, haematomas and tumours in the pituitary gland are not covered.</p> <p>Page 200</p> <p><b>Cancer</b> means the presence of one or more malignant tumours including sarcoma, lymphoma, leukaemia and other malignant bone marrow disorders, and characterised by the uncontrolled</p> <p>growth and spread of malignant cells and the invasion and destruction of normal tissue, but does not include the following:</p> <ul style="list-style-type: none"> <li>• all hyperkeratoses</li> <li>• all non-melanoma skin cancers unless having spread to the bone, lymph node, or another distant organ</li> <li>• Polycythemia Rubra Vera requiring treatment by venesection alone, and</li> <li>• all cancers which are histologically classified as having borderline malignancy or low malignant potential.</li> </ul> <p>The following limitations apply on the payment of a Crisis Recovery, Double Crisis Recovery or Crisis Recovery Stand Alone benefit in respect of a Cancer event that relates to skin cancer, Prostate Cancer or Carcinoma in situ (limited to certain bodily sites).</p> | <p><b>Section: 12. Definitions   12.2 Medical Definitions</b><br/>Page 226</p> <p><b>Benign Brain or Spinal Cord Tumour with serious functional impairment</b> means a non-cancerous tumour of the brain or spinal cord. 100% of the Sum Insured will be paid if the Benign Brain or Spinal Cord Tumour gives rise to symptoms of permanent neurological deficit and results in either;</p> <ul style="list-style-type: none"> <li>• the total and permanent inability to perform any one of the Activities of Daily Living; or</li> <li>• an impairment of at least 25% in whole person function, attributable to the above condition, as defined in the latest edition of the American Medical Association’s Guides to the Evaluation of Permanent Impairment.</li> </ul> <p>The requirements above will be waived if the Benign Brain or Spinal Cord Tumour with serious functional impairment is surgically removed on the advice of a consultant neurologist/neurosurgeon.</p> <p>Where the above is not met, 25% of the Sum Insured (up to a maximum of \$50,000) will be paid for a diagnosis of a noncancerous tumour of the brain or spinal cord giving rise to symptoms of neurological deficit.</p> <p>The diagnosis of the benign brain tumour must be confirmed by a consultant neurologist or neurosurgeon, based on histopathology/cytology evidence or based on imaging studies such as CT scan or MRI (Magnetic Resonance Imaging).</p> <p>Cysts, granulomas, cholesteatomas, malfunctions in or of the arteries or veins of the brain, haematomas and tumours in the pituitary gland are not covered.</p> <p>Pages 226–227</p> <p><b>Cancer</b> means the histopathological or cytological diagnosis of one or more malignant tumours including sarcoma, lymphoma, leukaemia and other malignant bone marrow disorders, and characterised by the uncontrolled growth and spread of malignant cells and the invasion and destruction of normal tissue, but does not include the following:</p> <ul style="list-style-type: none"> <li>• all hyperkeratoses</li> <li>• all non-melanoma skin cancers unless having spread to the bone, lymph node, or another distant organ</li> <li>• Polycythemia Rubra Vera requiring treatment by venesection alone, and</li> <li>• all cancers which are histologically classified as having borderline malignancy or low malignant potential.</li> </ul> <p>The following limitations apply on the payment of a Crisis Recovery, Double Crisis Recovery or Crisis Recovery Stand Alone benefit in respect of a Cancer event that relates to skin cancer, Prostate Cancer or Carcinoma in situ (limited to certain bodily sites).</p> |

# 13. NEW INITIAL SELECTION DISCOUNT AND EXTENDED SELECTION DISCOUNT

| Discount            | Prior to change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | After change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
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| Selection discounts | <p><b>Change:</b></p> <ol style="list-style-type: none"> <li>1. Initial selection discount – Applies a discount for the first three years of the policy, reducing on each Policy Anniversary. The discount reduces to zero on the third Policy Anniversary.</li> <li>2. Extended selection discount – If Initial selection discount is not selected will be automatically applied until the policy ends.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|                     | <p><b>Section: 11.2 Premiums   Premium discounts</b></p> <p>Page 181</p> <p><b>Initial selection discount</b></p> <p>All benefits purchased on a Variable age-stepped premium basis will receive a discount for the first two years of the Policy. The discount will halve on the first Policy Anniversary and will decrease to zero from the second Policy Anniversary onwards. You can choose to not have this discount applied at the time you take out your Policy. If you opt out of a discount, the discount will not apply to your Policy and cannot be selected at a later date. Please note that the Initial Selection Discount is applicable to new insurance cover only (not cover that is cancelled and replaced), whether under an Ordinary Plan or a Superannuation Plan. The Initial Selection Discount percentage will appear on your quote.</p> | <p><b>Section: 11.2 Premiums   Premium discounts</b></p> <p>Page 206</p> <p><b>Initial selection discount</b></p> <p>All benefits purchased on a Variable age-stepped premium basis will receive a discount for the first three years of the Policy. The discount will reduce on the Policy Anniversary each year reducing to zero from the third Policy Anniversary onwards.</p> <p>You can elect not to have this discount applied at the time you take out your Policy, however if you do opt out of the Initial selection discount it cannot be applied at a later date. Please note the Initial selection discount does not apply to the cancellation and replacement of an existing policy.</p> <p>If you opt out of the Initial selection discount, an Extended selection discount will automatically apply.</p> <p>If applicable, the Initial selection discount percentage will appear on your quote.</p> <p><b>Extended selection discount</b></p> <p>Where you have elected to opt out of an Initial selection discount on your Policy, all benefits purchased on a Variable age stepped premium basis will receive a discount until the policy ends.</p> <p>The Extended selection discount will end if</p> <ul style="list-style-type: none"> <li>• The Policy lapses and is not reinstated within 60 days</li> <li>• The eligible Policy is no longer in force.</li> </ul> <p>If applicable, the Extended selection discount percentage will appear on your quote.</p> |

# 14. INTRODUCING NEW AIA VITALITY DISCOUNTS

| Discount               | Prior to change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               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| AIA Vitality discounts | <p><b>Change:</b> AIA Vitality discounts that are applicable to New Business applications have changed. AIA Vitality discounts now include:</p> <ul style="list-style-type: none"> <li>• an AIA Vitality discount, and</li> <li>• an AIA Vitality Health Check discount.</li> </ul> <p>These new AIA Vitality discounts apply to all benefits. Please refer to the <a href="#">Premium Adjustment Rules</a>, available on <a href="http://AIAVitality.com.au">AIAVitality.com.au</a> for details regarding the AIA Vitality discounts.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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|                        | <p><b>Section: 11.2 Premiums   Premium discounts</b></p> <p>Pages 182–183</p> <p><b>AIA Vitality membership discount</b></p> <p>If the Life Insured is a member of the AIA Vitality program (AIA Vitality) provided by AIA Australia, the premium in relation to your Policy may be discounted. Premium discounts are not guaranteed. Fees and charges may apply to AIA Vitality membership.</p> <p>AIA Vitality discounts are dependent on your continued membership and engagement/participation in the AIA Vitality program. The AIA Vitality discount will reduce or end if certain conditions are not met, such as when the Life Insured hasn't participated in the AIA Vitality program by activating their membership and using the AIA Vitality app to engage in the program. Alternatively, the AIA Vitality discount could increase (which will reduce premiums) based on the Life Insured's AIA Vitality activity.</p> <p>AIA Vitality discounts are not guaranteed and may change or cease if you decide to cease membership in the AIA Vitality program, the AIA Vitality program is changed or if AIA removes the AIA Vitality program. We will notify you if the premium discounts described in this PDS are withdrawn or varied, and any resulting changes to the premium payable for your Policy will be advised to you at least 30 days prior to such change taking effect. For more information go to <a href="http://aiavitality.com.au">aiavitality.com.au</a></p> <p>Not all lives insured, types of premiums or Plans may be eligible for membership or premium discounts.</p> <p>AIA Vitality Starter* members are not eligible for Priority Protection or Priority Protection for Platform Investors AIA Vitality membership discounts.</p> <p>Whether the premium under your Policy is discounted because of an AIA Vitality membership, and the extent of any discounts, will depend on our rules that govern such discounts, the Life Insured's activity under AIA Vitality and the terms and conditions of AIA Vitality. Consequently, we do not guarantee any premium discounts will outweigh or offset the fees and charges applicable to access and use your AIA Vitality membership. For example, where an AIA Vitality membership is attached to a Priority Protection or Priority Protection for Platform Investors Policy, an AIA Vitality contribution fee is required to be paid. The fee will be shown on your quote. The AIA Vitality contribution fee is payable for as long as your AIA Vitality membership is attached to a Priority Protection or Priority Protection for Platform Investors Policy unless we notify you otherwise, regardless of your level of engagement in the AIA Vitality program.</p> | <p><b>Section: 11.2 Premiums   Premium discounts</b></p> <p>Pages 207–208</p> <p><b>AIA Vitality discounts</b></p> <p>If the Life Insured is a member of the AIA Vitality program (AIA Vitality) provided by AIA Australia, the premium in relation to the Policy may be discounted. Premium discounts are not guaranteed. Fees and charges may apply to AIA Vitality membership.</p> <p>AIA Vitality discounts available on Priority Protection and Priority Protection for Platform Investors policies include an AIA Vitality discount and an AIA Vitality Health Check discount.</p> <p>AIA Vitality discounts are dependent on your continued membership and engagement/participation in the AIA Vitality program. The AIA Vitality discounts will reduce or end if certain conditions are not met, such as when the Life Insured hasn't participated in the AIA Vitality program by activating their membership and using the AIA Vitality app to engage in the program. Alternatively, the AIA Vitality discounts could increase (which will reduce premiums) based on the Life Insured's AIA Vitality activity.</p> <p>AIA Vitality discounts are not guaranteed and may change or cease if you decide to cease membership in the AIA Vitality program, the AIA Vitality program is changed or if AIA removes the AIA Vitality program. We will notify you if the premium discounts described in this PDS are withdrawn or varied, and any resulting changes to the premium payable for your Policy will be advised to you at least 30 days prior to such change taking effect. For more information go to <a href="http://aiavitality.com.au">aiavitality.com.au</a></p> <p>Not all lives insured, types of premiums or Plans may be eligible for membership or premium discounts.</p> <p>AIA Vitality Starter* members are not eligible for Priority Protection or Priority Protection for Platform Investors AIA Vitality membership discounts.</p> <p>Whether the premium under your Policy is discounted because of an AIA Vitality membership, and the extent of any discounts, will depend on our rules that govern such discounts, the Life Insured's activity under AIA Vitality and the terms and conditions of AIA Vitality. Consequently, we do not guarantee any premium discounts will outweigh or offset the fees and charges applicable to access and use your AIA Vitality membership. For example, where an AIA Vitality membership is attached to a Priority Protection or Priority Protection for Platform Investors Policy, an AIA Vitality contribution fee is required to be paid. The fee will be shown on your quote. The AIA Vitality contribution fee is payable for as long as your AIA Vitality membership is attached to a Priority Protection or Priority Protection for Platform Investors Policy unless we notify you otherwise, regardless of your level of engagement in the AIA Vitality program.</p> |

| Discount                      | Prior to change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | After change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
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| <b>AIA Vitality discounts</b> | <p>Please refer to the 'AIA Vitality Premium Adjustment Rules' available at <a href="http://aiavitality.com.au">aiavitality.com.au</a> for rules governing premium discounts available because of an AIA Vitality membership.</p> <p>We may vary or withdraw the rules from time to time. You can also speak to your financial adviser for further information about these discounts or to obtain a copy of the rules governing these discounts.</p> <p>To attach AIA Vitality membership to a Priority Protection or Priority Protection for Platform Investors Policy issued as an Ordinary Plan, the Policy Owner will be required to pay fees and charges associated with AIA Vitality on behalf of the Life Insured (in respect of the Ordinary Plans where the Policy Owner is a natural person), unless otherwise agreed with us and to the extent permitted by law.</p> <p>For Superannuation Plans, membership of AIA Vitality will need to be established and paid for by you outside of the superannuation fund.</p> <p>For further information, please contact AIA Vitality by mail to PO Box 6111, Melbourne VIC 3004, by email to <a href="mailto:queries@aiavitality.com.au">queries@aiavitality.com.au</a> or by phone on 1800 VITALITY.</p> <p>*AIA Vitality and AIA Vitality Starter are provided by AIA Australia. Access to the AIA Vitality or AIA Vitality Starter program arises under and is subject to the AIA Vitality Terms and Conditions. AIA Vitality and AIA Vitality Starter partners, benefits and rewards are subject to change at any time. For the most up-to-date information and to view the AIA Vitality Terms and Conditions, see <a href="http://aiavitality.com.au">aiavitality.com.au</a>. Additional program partner terms and conditions may apply.</p> | <p>Please refer to the 'AIA Vitality Premium Adjustment Rules' available at <a href="http://aiavitality.com.au">aiavitality.com.au</a> for rules governing premium discounts available because of an AIA Vitality membership.</p> <p>We may vary or withdraw the rules from time to time. You can call us or speak to your financial adviser for further information about these discounts or to obtain a copy of the rules governing these discounts.</p> <p>To attach AIA Vitality membership to a Priority Protection or Priority Protection for Platform Investors Policy issued as an Ordinary Plan, the Policy Owner will be required to pay fees and charges associated with AIA Vitality on behalf of the Life Insured (in respect of the Ordinary Plans where the Policy Owner is a natural person), unless otherwise agreed with us and to the extent permitted by law.</p> <p>For Superannuation Plans, membership of AIA Vitality will need to be established and paid for by you outside of the superannuation fund.</p> <p>For further information, please contact AIA Vitality by mail to PO Box 6111, Melbourne VIC 3004, by email to <a href="mailto:queries@aiavitality.com.au">queries@aiavitality.com.au</a> or by phone on 1800 VITALITY.</p> <p>*AIA Vitality and AIA Vitality Starter are provided by AIA Australia. Access to the AIA Vitality or AIA Vitality Starter program arises under and is subject to the AIA Vitality Terms and Conditions. AIA Vitality and AIA Vitality Starter partners, benefits and rewards are subject to change at any time. For the most up-to-date information and to view the AIA Vitality Terms and Conditions, see <a href="http://aiavitality.com.au">aiavitality.com.au</a>. Additional program partner terms and conditions may apply.</p> |

# 15. UPDATE TO HEALTHIER LIFE REWARD

| Discount              | Prior to change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | After change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
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| Healthier Life Reward | <p><b>Change:</b> We are updating the structure of the Healthier Life Reward. An 8% discount will be applied to the premium rates of Life Cover Plan, Crisis Recovery Stand Alone Plan and Superannuation Life Cover Plan. As part of this change there will no longer be an enhanced Bundled discount or half fixing of the AIA Vitality discount. The existing Healthier Life Reward bundled discount increase and AIA Vitality capping configuration will be removed.</p> <hr/> <p><b>Section: 11.2 Premiums   Premium discounts</b></p> <p>Page 183</p> <p><b>Healthier Life Reward</b></p> <p>Healthier Life Reward is available as part of a new business application and will be applied to a new issued policy where the Life Insured has met the following criteria at the time of application for the Policy:</p> <ul style="list-style-type: none"> <li>• Body Mass Index (BMI) is between 18.00 and 26.00 inclusive</li> <li>• The Life Insured is accepted as a non-smoker</li> <li>• The Policy must be issued with no premium loadings resulting from medical underwriting and must not include Accidental Death, Accidental TPD, Crisis Recovery restricted to a Crisis Recovery module (Cancer and Coronary, Cancer Plus or Coronary Plus), as set out in Section 4.4</li> <li>• The Life Insured is or has applied and is eligible to become an AIA Vitality member.</li> </ul> <p>For Linked Benefits, Healthier Life Reward only applies when both policies meet the above Healthier Life Reward criteria.</p> <p>If the Life Insured meets the above Healthier Life Reward criteria, the following will be applied:</p> <ul style="list-style-type: none"> <li>• A 2% discount will be applied to the premium rates of Life Cover Plan, Crisis Recovery Stand Alone Plan, and Superannuation Life Cover Plan, excluding the Waiver of Premium benefit</li> <li>• Half of the AIA Vitality initial discounts will be fixed while the Life Insured is receiving Healthier Life Reward. Please refer to the 'AIA Vitality Premium Adjustment Rules' available at <a href="http://aiavitality.com.au">aiavitality.com.au</a> for rules governing discounts.</li> </ul> <p>If the Policy also qualifies for Bundled discount or Lump Sum Bundled discount, and the Life Insured meets the Healthier Life Reward criteria, the Policy will have an enhanced Bundled discount or Lump Sum Bundled discount. Please refer to the PDS sections on those discounts for more details.</p> <p>Healthier Life Reward will end if:</p> <ul style="list-style-type: none"> <li>• The Life Insured ceases their AIA Vitality membership</li> <li>• The Policy lapses and is not reinstated within 60 days</li> <li>• The eligible Policy is no longer in force.</li> </ul> <p>Subject to the continuance of AIA Vitality membership of the Insured, any alterations or additions to an existing qualifying policy will also be eligible for Healthier Life Reward.</p> <p>A replacement of a Priority Protection policy will only be eligible for Healthier Life Reward if the original policy had Healthier Life Reward applied.</p> | <p><b>Section: 11.2 Premiums   Premium discounts</b></p> <p>Page 208</p> <p><b>Healthier Life Reward</b></p> <p>Healthier Life Reward is available as part of a new business application and will be applied to a new issued policy where the Life Insured has met the following criteria at the time of application for the Policy:</p> <ul style="list-style-type: none"> <li>• Body Mass Index (BMI) is between 18.00 and 28.00 inclusive</li> <li>• The Life Insured is accepted as a non-smoker</li> <li>• The Policy must be issued with no premium loadings resulting from medical underwriting and must not include Accidental Death, Accidental TPD, Crisis Recovery restricted to a Crisis Recovery module (Cancer and Coronary, Cancer Plus or Coronary Plus), as set out in Section 4.4</li> <li>• The Life Insured is or has applied and is eligible to become an AIA Vitality member.</li> </ul> <p>For Linked Benefits, Healthier Life Reward only applies when both policies meet the above Healthier Life Reward criteria.</p> <p>If the Life Insured meets the above Healthier Life Reward, an 8% discount will be applied to the premium rates of Life Cover Plan, Crisis Recovery Stand Alone Plan and Superannuation Life Cover Plan.</p> <p>If applicable, the Healthier Life Reward discount will appear on your quote.</p> <p>Healthier Life Reward will end if:</p> <ul style="list-style-type: none"> <li>• The Life Insured ceases their AIA Vitality membership</li> <li>• The Policy lapses and is not reinstated within 60 days</li> <li>• The eligible Policy is no longer in force.</li> </ul> <p>Subject to the continuance of AIA Vitality membership of the Insured, any alterations or additions to an existing qualifying policy will also be eligible for Healthier Life Reward.</p> <p>A replacement of a Priority Protection policy will only be eligible for Healthier Life Reward if the original policy had Healthier Life Reward applied.</p> |

| Discount              | Prior to change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | After change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
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| Healthier Life Reward | <p>Pages 181–182</p> <p><b>Bundled discount</b></p> <p>If your Policy includes:</p> <ul style="list-style-type: none"> <li>• one or more Required Income Protection Plans (as listed below) with a total combined premium of \$700 or more per year, and</li> <li>• one or more Eligible Lump Sum Plans (as listed below) with a total combined premium of \$700 or more per year then the Eligible Lump Sum Plan premium will receive the Bundled discount of 10% (or 17% where a policy eligible for Bundled discount is also eligible for Healthier Life Reward).</li> </ul> <p>The \$700 annual premium threshold excludes stamp duty, policy fees, and the AIA Vitality contribution fee and AIA Vitality discount.</p> <p>Only one of either the Lump Sum Bundled discount or the Bundled discount will apply at any time.</p> <p>The discount will end if:</p> <ul style="list-style-type: none"> <li>• a Required Income Protection Plan or Eligible Lump Sum Plan is cancelled, expires, or is otherwise terminated, leaving only one Plan, or</li> <li>• the premiums from the Required Income Protection Plans or Eligible Lump Sum Plans fall below the required \$700 annual premium threshold.</li> </ul> <p><b>Required Income Protection Plans</b></p> <ul style="list-style-type: none"> <li>• Income Protection</li> <li>• Business Expenses</li> <li>• Superannuation Income Protection – including Super Extras.</li> </ul> <p><b>Eligible Lump Sum Plans</b></p> <ul style="list-style-type: none"> <li>• Life Cover</li> <li>• Crisis Recovery Stand Alone</li> <li>• Superannuation Life Cover – including Superannuation PLUS and Maximiser</li> </ul> | <p>Page 207</p> <p><b>Bundled discount</b></p> <p>If your Policy includes:</p> <ul style="list-style-type: none"> <li>• one or more Required Income Protection Plans (as listed below) with a total combined premium of \$700 or more per year, and</li> <li>• one or more Eligible Lump Sum Plans (as listed below) with a total combined premium of \$700 or more per year then the Eligible Lump Sum Plan premium will receive the Bundled discount.</li> </ul> <p>If applicable, the Bundled discount percentage will appear on your quote.</p> <p>The \$700 annual premium threshold excludes stamp duty, policy fees, and the AIA Vitality contribution fee and AIA Vitality discount.</p> <p>Only one of either the Lump Sum Bundled discount or the Bundled discount will apply at any time.</p> <p>The discount will end if:</p> <ul style="list-style-type: none"> <li>• a Required Income Protection Plan or Eligible Lump Sum Plan is cancelled, expires, or is otherwise terminated, leaving only one Plan, or</li> <li>• the premiums from the Required Income Protection Plans or Eligible Lump Sum Plans fall below the required \$700 annual premium threshold.</li> </ul> <p><b>Required Income Protection Plans</b></p> <ul style="list-style-type: none"> <li>• Income Protection</li> <li>• Business Expenses</li> <li>• Superannuation Income Protection – including Super Extras.</li> </ul> <p><b>Eligible Lump Sum Plans</b></p> <ul style="list-style-type: none"> <li>• Life Cover</li> <li>• Crisis Recovery Stand Alone</li> <li>• Superannuation Life Cover – including Superannuation PLUS and Maximiser.</li> </ul> |
|                       | <p>Page 182</p> <p><b>Lump Sum Bundled discount</b></p> <p>If the life insured holds all of the Lump Sum covers (as listed below), each with a premium of \$400 or more per year, then the Lump Sum cover premiums will receive the Lump Sum Bundled discount of 4% (or 8% where a policy eligible for Lump Sum Bundled discount is also eligible for Healthier Life Reward).</p> <p>The \$400 annual premium threshold excludes stamp duty, policy fees, the AIA Vitality contribution fee and AIA Vitality discount.</p> <p>Only one of either the Lump Sum Bundled discount or the Bundled discount will apply at any time.</p> <p>The discount will end if:</p> <ul style="list-style-type: none"> <li>• A Lump Sum cover is cancelled, expires, or is otherwise terminated, or</li> <li>• The premiums fall below the required \$400 annual premium threshold.</li> </ul> <p><b>Lump Sum covers</b> (inside super, outside super or as linked benefits):</p> <ul style="list-style-type: none"> <li>• Life Cover,</li> <li>• Total and Permanent Disablement (TPD) as Stand Alone or Rider Benefit; and</li> <li>• Crisis Recovery as Stand Alone or Rider Benefit.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <p>Page 207</p> <p><b>Lump Sum Bundled discount</b></p> <p>If the life insured holds all of the Lump Sum covers (as listed below), each with a premium of \$400 or more per year, then the Lump Sum cover premiums will receive the Lump Sum Bundled discount.</p> <p>The \$400 annual premium threshold excludes stamp duty, policy fees, the AIA Vitality contribution fee and AIA Vitality discount.</p> <p>Only one of either the Lump Sum Bundled discount or the Bundled discount will apply at any time.</p> <p>If applicable, the Lump Sum Bundled discount percentage will appear on your quote.</p> <p>The discount will end if:</p> <ul style="list-style-type: none"> <li>• A Lump Sum cover is cancelled, expires, or is otherwise terminated, or</li> <li>• The premiums fall below the required \$400 annual premium threshold.</li> </ul> <p><b>Lump Sum covers</b> (inside super, outside super or as linked benefits):</p> <ul style="list-style-type: none"> <li>• Life Cover,</li> <li>• Total and Permanent Disablement (TPD) as Stand Alone or Rider Benefit; and</li> <li>• Crisis Recovery as Stand Alone or Rider Benefit.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |

# 16. NEW AIA VITALITY HEALTH CHECK DISCOUNT

| Discount                           | Prior to change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | After change                                                                                                                                                                                                                                                                                     |
|------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| AIA Vitality Health Check discount | <p><b>Change:</b> We are introducing a new 5% discount to customers who apply for an AIA Vitality Membership as part of a New Business application. This discount applies automatically and is applied to all benefit premiums in the first two years of the policy.</p> <p>To retain this 5% discount the customer must complete an eligible AIA Vitality Health Check* in the 24 months prior to the Policy Anniversary.</p> <p>*An Eligible AIA Vitality Health Check means you must have completed a full AIA Vitality Health Check (including the body composition, blood pressure, blood glucose and cholesterol test) and submitted your results via the AIA Vitality app within the last 24 months.</p> | <p>The AIA Vitality discounts section has been updated to cover both the AIA Vitality discount and AIA Vitality Health Check discount. Full details on the AIA Vitality Health Check discount are explained in the <a href="#">Premium Adjustment Rules</a> available at AIAVitality.com.au.</p> |

# 17. YEARLY POLICY FEE INCREASE

| Change              | Prior to change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | After change      |            |         |        |             |         |        |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                   |            |         |        |             |         |        |          |
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| Policy fee increase | <p><b>Change:</b> Each year on the 1st of October, the policy fee is automatically increased by the % increase in the Consumer Price Index.</p> <p><b>Section: 11. The Cost of Insurance   11.1 Fees and Charges</b></p> <p>Page 177</p> <p><b>Policy fee</b></p> <p>The policy fee you are charged depends on your premium frequency.</p> <p>As of the date of this PDS, the policy fee is:</p> <table><tr><th>Premium frequency</th><th>Policy fee</th></tr><tr><td>Monthly</td><td>\$9.33</td></tr><tr><td>Half-yearly</td><td>\$54.45</td></tr><tr><td>Yearly</td><td>\$103.71</td></tr></table> <p>per Life Insured regardless of the number of plans, benefits or Policies purchased under Priority Protection.</p> <p>If you have cover under a Superannuation Plan and you have also purchased Linked Benefits that are held under a separate Policy, the policy fee will be applied to the Superannuation Plan.</p> <p>The policy fee is charged in addition to the premiums applicable per benefit and any other fees and charges that apply to your Policy, and will be subject to any premium frequency charge and stamp duty applicable to your Policy.</p> <p>From time to time and as set out under 'Changes to fees and charges' we may vary the method and rules we use to determine the timing and amount of any change in the policy fee, including indexing of the fee.</p> <p>The policy fee will automatically increase each year effective from 1 October by the percentage increase in the CPI over the 12 months ending on 30 June prior to the effective date of the increase in the policy fee (1 October).</p> <p>There will be no more than one policy fee increase in a year. Each year any increase in the policy fee on your Policy will apply at the Policy Anniversary on or after the date of the policy fee increase (1 October).</p> | Premium frequency | Policy fee | Monthly | \$9.33 | Half-yearly | \$54.45 | Yearly | \$103.71 | <p><b>Section: 11. The Cost of Insurance   11.1 Fees and Charges</b></p> <p>Page 202</p> <p><b>Policy fee</b></p> <p>The policy fee you are charged depends on your premium frequency.</p> <p>As of the date of this PDS, the policy fee is:</p> <table><tr><th>Premium frequency</th><th>Policy fee</th></tr><tr><td>Monthly</td><td>\$9.53</td></tr><tr><td>Half-yearly</td><td>\$55.59</td></tr><tr><td>Yearly</td><td>\$105.89</td></tr></table> <p>per Life Insured regardless of the number of plans, benefits or Policies purchased under Priority Protection.</p> <p>If you have cover under a Superannuation Plan and you have also purchased Linked Benefits that are held under a separate Policy, the policy fee will be applied to the Superannuation Plan.</p> <p>The policy fee is charged in addition to the premiums applicable per benefit and any other fees and charges that apply to your Policy and will be subject to any premium frequency charge and stamp duty applicable to your Policy.</p> <p>From time to time and as set out under 'Changes to fees and charges' we may vary the method and rules we use to determine the timing and amount of any change in the policy fee, including indexing of the fee.</p> <p>The policy fee will automatically increase each year effective from 1 October by the percentage increase in the CPI over the 12 months ending on 30 June prior to the effective date of the increase in the policy fee (1 October).</p> <p>There will be no more than one policy fee increase in a year. Each year any increase in the policy fee on your Policy will apply at the Policy Anniversary on or after the date of the policy fee increase (1 October).</p> | Premium frequency | Policy fee | Monthly | \$9.53 | Half-yearly | \$55.59 | Yearly | \$105.89 |
| Premium frequency   | Policy fee                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                   |            |         |        |             |         |        |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                   |            |         |        |             |         |        |          |
| Monthly             | \$9.33                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                   |            |         |        |             |         |        |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                   |            |         |        |             |         |        |          |
| Half-yearly         | \$54.45                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                   |            |         |        |             |         |        |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                   |            |         |        |             |         |        |          |
| Yearly              | \$103.71                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                   |            |         |        |             |         |        |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                   |            |         |        |             |         |        |          |
| Premium frequency   | Policy fee                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                   |            |         |        |             |         |        |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                   |            |         |        |             |         |        |          |
| Monthly             | \$9.53                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                   |            |         |        |             |         |        |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                   |            |         |        |             |         |        |          |
| Half-yearly         | \$55.59                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                   |            |         |        |             |         |        |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                   |            |         |        |             |         |        |          |
| Yearly              | \$105.89                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                   |            |         |        |             |         |        |          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                   |            |         |        |             |         |        |          |

# 18. REMOVAL OF WAIVER OF PREMIUM FROM LIFE COVER

| Benefit           | Prior to change                                                                                                                                                                                  | After change |
|-------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|
| Waiver of Premium | <b>Change:</b> We are updating our policy terms to remove the Waiver of Premium benefit for Life Cover and Superannuation Life Cover from new business and the replacement of existing business. |              |
|                   | <b>8.4 Waiver of Premium</b> – pages 103–105<br>(All information held under this section pages 103–105)                                                                                          | Removed      |

# 19. OCCUPATION CLASS REVIEW

**Changes:** We have made changes to some occupation classifications.

| Job description                          | Prior to change | After change |
|------------------------------------------|-----------------|--------------|
| Book Binder                              | C1              | B2           |
| Bookbinder                               | C1              | B2           |
| Book Finisher                            | C1              | B2           |
| Health inspector                         | C1              | B1           |
| Inspector [health]                       | C2              | B2           |
| Herbalist [qualified]                    | B2              | A3           |
| Dietitian                                | A3              | A1           |
| Sports dietitian                         | A3              | A1           |
| Nursing Clinical director                | B2              | A3           |
| Prosthetist/orthotist                    | B2              | A4           |
| Orthotist/Prosthetist                    | B2              | A4           |
| Amusement Centre Manager                 | B1              | B2           |
| Amusement Parlour Manager                | B1              | B2           |
| Bus driver [local only]                  | C1              | C2           |
| Charter and Tour Bus driver [local only] | C1              | C2           |
| Coach driver [local only]                | C1              | C2           |
| Coach Tour driver [local only]           | C1              | C2           |
| Driver [coach – not interstate]          | C1              | C2           |
| Passenger Coach driver [local]           | C1              | C2           |
| Butcher [retail]                         | B2              | C1           |
| Meat retailer                            | B2              | C1           |
| Dry Cleaner                              | B2              | D            |
| Bottleshop Attendant [no bar work]       | B2              | C1           |
| Hotel Bottleshop Attendant [no bar work] | B2              | C1           |
| Lathe operator [trade qualified]         | C1              | C2           |
| Machinist [trade qualified – metal/wood] | C1              | C2           |
| Printing Machinist                       | C1              | C2           |
| Laser operator – Engineering Mechanical  | C1              | C2           |
| Lathe operator – [trade qualified]       | C1              | C2           |
| Linotype operator                        | C1              | C2           |
| Dental Hygienist                         | A3              | B2           |
| Technician [dental]                      | B1              | B2           |
| Car salesperson                          | A3              | B1           |
| Car salesman                             | A3              | B1           |
| Motor vehicle dealer                     | A3              | B1           |
| Produce Merchant                         | B2              | C2           |
| Greengrocer                              | B2              | C2           |
| Fruiterer [retail]                       | B2              | C2           |
| Fruit Merchant                           | B2              | C2           |
| Fishmonger [shop only]                   | B2              | C1           |