

TAILORED PROTECTION AND TOTAL CARE PLAN SUPER

# Helping your clients manage their premiums

February 2026 | For Advisers



At AIA Australia (AIAA), our purpose is to make a difference. We do this by providing your clients with certainty and financial security and supporting them when they need us most.

We understand that the current economic conditions continue to be challenging for your clients. Below, you'll find information to support your client conversations with options to manage the cost of their Tailored Protection or Total Care Plan Super premiums and address any affordability concerns that may arise.

## Making policy changes

There are a number of policy changes that you could make to help your clients retain their valuable life insurance, along with the option to review the sum insured or monthly benefits. The information below outlines some of these options and the potential premium savings for your clients.

### Income Protection alterations (Closed to New Business Series)

The list below shows some options that apply to Tailored Protection and Total Care Plan Super policies. These options are examples only and are not specific to your client(s). If you require a quote to show the potential premium savings for an alteration, please contact your AIA Client Development Manager or Support team.

Option	Approximate annual premium saving
Change from To Age 65 to 5-year benefit period	Up to 45%
Change from Agreed Value to Indemnity	Up to 30%
Change from 30 days to 90 days waiting period	Up to 45%
Change from Smoker to Non-smoker	Up to 25%
Remove Automatic Indexation	Around 3%
Change premium frequency to semi-annual or annual	Up to 8%
Remove Increasing Claims option	For 2 year and 5-year benefit periods - up to 7%
	For other benefit periods - up to 20%
Remove Split Ordinary policy from Split Income Protection	Up to 25%
Change from Income Care Platinum to Income Care Plus	Up to 5%
Change from Income Care Platinum to standard Income Care	Up to 35%
Change from Income Care Plus to standard Income Care	Up to 30%
Remove Super Continuance Option	Up to 15%
Remove Accident Option	Up to 15%
Remove Permanent Disablement Cover option (PDCO)	Up to 10%

Disclaimer: These annual premium saving percentages are calculated based on Income Care Range policies for customers aged 30–60.

## Lump Sum alterations (Closed to New Business Series)

Option	Approximate annual premium saving
Change from Smoker to Non-smoker	Up to 50%
Remove Automatic Indexation	Around 3%
Change premium frequency to semi-annual or annual	Up to 8%
Change TPD Cover definition from Own to Any Occupation	Up to 30%
Remove Trauma Plus Cover	Up to 10%
Remove Trauma Reinstatement Booster	Up to 25%

Disclaimer: These annual premium saving percentages are based on Total Care Plan policies and Total Care Plan Super policies for customers aged 30–60.

## Important information

The above options are examples only and may not apply to your client. You can request a quote specific to your client's situation from AIAA.

The premium saving percentages are indicative only and may vary from policy to policy, depending on a number of factors including, but not limited to:

- client's personal details, such as, age, sex, smoker status, occupation and health status, and
- policy structures, premium type and indexation.

Some options, once removed or changed, may no longer be available or will be subjected to further underwriting assessment to be added back.

## AIA Embrace

AIA Embrace is our holistic wellbeing ecosystem – built to help clients live a healthier, longer, better life.

AIA Embrace connects clients to world-class programs and partnerships that support every stage of their health journey, even when they haven't submitted a claim.

We're proud of our shared value approach to insurance, and its role in delivering on our dream to champion Australia to be the healthiest and best protected nation in the world.



WHETHER YOU'RE WELL



FIND YOURSELF UNWELL



OR YOU'RE RECOVERING

## Looking for further support

You can access resources on the Adviser Portal, which can provide you with the following information:

- Access a list of your clients impacted by repricing for the upcoming month
- View your clients' details and their current covers

Alternatively, you can contact your AIA Client Development Manager or Support team on 1800 033 490, 9am – 5pm (AEST/AEDT), excluding public holidays.

