AIA SUPER

Part 2: Income Protection Benefit Statement

Explanatory notes

July 2026

These Explanatory notes form a part of your periodic Income Protection benefit statement and should be read in conjunction with Part 1: Income Protection benefit statement.

Amount payable on illness or injury

The amount payable under the policy in the event of illness or injury is the Monthly Income Benefit. If there is indexing on the policy, then the Monthly Income Benefit sum insured will increase each year. For more information on these benefits please refer to the policy document.

Contributions received

All contributions are taken to be either member or employer contributions. Contributions applied by the trustee of your superannuation fund to the policy are invested in the Statutory No. 1 Fund of AIA Australia Limited and any insurance benefits will be paid from that statutory fund.

Provision of your Tax File Number (TFN)

Under the *Superannuation Industry (Supervision) Act 1993*, we can collect, use and disclose your TFN.

While it is not an offence to withhold your TFN from the Trustee, if we do not have your TFN we will not be able to accept any member contributions.

Member contributions include all personal contributions you make to fund your premiums. It also includes contributions made by any person on your behalf other than your employer.

If we do not receive these contributions, the premiums cannot continue to be paid and your policy will lapse. If this happens, you will lose your insurance cover.

If you have not supplied your TFN we are only allowed to accept employer contributions to your account. Further, an extra tax will be imposed on all contributions made to your account. If applicable, this transaction has been displayed on your statement as 'No TFN contributions tax'.

Should you choose to provide your TFN within three years after the financial year ending on 30 June in which the extra tax was deducted, you may be eligible for a refund of this extra tax paid.

Significant benefits

If indexation applies to your cover then your cover will increase each year according to the indexation provisions of the policy.

Policy fee

This fee may be varied in future in line with movements in the consumer price index.

Waiver of premium

During the statement period, part or all of the premiums due have been paid by AIA Australia Limited.

Insurance proceeds

The total of any benefits paid by the insurer to the trustee of your superannuation fund as a result of your death, terminal illness or total and permanent disability.

Withdrawals

The total amount paid to you by the trustee of your superannuation fund including any eligible insurance proceeds or additional premiums. This amount is net of any tax.

Premiums

Your policy anniversary letter will include the total amount of your premium. This may include but is not limited to changes due to a change to the overall premium rates, age, the end of a discount or your cover increasing due to indexation.

Standard exclusions and benefit limitation terms that may impact your entitlement to insurance benefits and when your cover will cease

For standard exclusions and benefit limitations and when cover will cease, please refer to the PDS you were issued when you took out the policy.

How to make a claim

If you would like to make a claim, please contact your financial adviser or our friendly team on 13 10 56 for a claim kit.

Enquiries and complaints resolution

The Trustee is obliged to provide you with any information you reasonably require to understand your benefit entitlements.

If you require further information about the Fund or your interest in the Fund, require assistance to understand your benefit entitlements or have any other enquiries, please contact one of our friendly team on 13 10 56 between 9 am and 5 pm (AEST/AEDT), Monday to Friday (excluding public holidays).

Most enquiries can be resolved quickly by talking with us. If your enquiry is not resolved to your satisfaction, you may lodge a complaint in writing by:

- Post – Complaints Manager, Customer Relations
  PO Box 6111, MELBOURNE VIC 3004
- Or email – Au.CustomerResolutions@aia.com

Please mark your letter 'Notice of Complaint'.

When you make a complaint we will:

- acknowledge your complaint
- give you a reference number and contact details so that you can follow up if you want to
- make sure we understand the issues and investigate the cause of your concern
- do everything we can to fix the problem
- respond to you as quickly as possible
- keep you informed of our progress if the matter can't be resolved quickly
- keep a record of your complaint, and
- provide a final response within 45 days (unless an alternate timeframe applies, including for complaints that represent death benefit objections).

If we or the trustee are unable to provide a final response to your complaint within the relevant period, we or the trustee will:

- inform you of the reasons for the delay
- advise you of your right to complain to the Australian Financial Complaints Authority (AFCA), and
- provide you with AFCA's contact details.

External dispute resolution

If you are not satisfied with our handling of your complaint or our decision, you may refer your complaint to the Australian Financial Complaints Authority (AFCA). AFCA offers a free independent dispute resolution service for consumer and small business complaints.

You can contact AFCA on:

- Phone – 1800 931 678 between 9.00 am and 5.00 pm (AEST/AEDT), Monday to Friday from anywhere in Australia
- Online at www.afca.org.au
- Post – Australian Financial Complaints Authority,
  GPO Box 3, Melbourne VIC 3001

Disclaimer

This statement does not describe all conditions affecting the amount and availability of benefits and is not a promise of any particular benefit.

The payment of benefits is subject to the Trust Deed, any applicable insurance policy and government legislation.

While every effort is made to ensure that the information contained in this statement is correct, the trustee reserves the right to correct any error or omission.

Please advise us should any of your personal details appear incorrect.