AIA SUPER

Part 2: Life Insurance Benefit Statement

Explanatory notes

July 2026

These Explanatory Notes form a part of Part 2 of your Life Insurance Benefit Statement.

Amount payable on death

The amount payable under the policy in the event of death is the basic sum insured plus any additional insurance cover payable on death, plus any loyalty bonus cover that may apply. If there is indexing on the policy, then the sum insured will increase each year. For more information on these benefits please refer to the policy document.

Premiums (contributions) received

Premiums (Contributions) applied by AIA to the policy are invested in the Statutory No. 1 Fund of AIA Australia Limited and any insurance benefits will be paid from that Fund.

Payment of benefits

All benefits are determined in accordance with the relevant conditions of the policy and no benefits are payable unless the policy conditions are satisfied. Any benefits payable are paid to the Policy Holder.

Significant benefits

If there is indexation on the policy then the sum insured will increase each year by the indexation amount. The details of the significant benefit(s) reflect the situation for the insured on the date shown in the statement and amounts may change. Once the policy has ceased these benefits will no longer be available.

Additional insurance cover

Additional benefits may be payable in certain circumstances. Any additional benefits attached to the policy are outlined on your statement. For more information on these benefits please refer to the policy document. Other insurance options may be available, for more information please contact us.

Waiver of premium

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

Policy fee

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

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.

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

AIA is obliged to provide you with any information you reasonably require to understand your policy entitlements. Further information about this product is available on request.

If you require further information about this product, require assistance to understand your policy entitlements or have any other enquiries, please contact 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. Please send your written complaint to:

- 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
- provide a final response within 45 days (unless an alternate timeframe applies, including for complaints that represent death benefit objections).

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