

# POLICY ENHANCEMENT SUMMARY

## For policyholders

12 April 2025



HEALTHIER. LONGER,  
BETTER LIVES

Periodically, AIA Australia (AIAA), upgrades its Priority Protection and Priority Protection for Platform Investors benefit range to ensure that the features and benefits offered to our customers and policy holders meet their changing needs.

It is important to read this Policy Enhancement Summary together with your existing Priority Protection Product Disclosure Statement and Policy Document (PDS) and any other policy notices. The enhancements outlined in this document form part of your Policy.

These enhancements apply from 12 April 2025. The improved features and benefits outlined below are only effective on and from this date. The enhancements override your existing policy terms and conditions, except to the extent where you are disadvantaged in any way, in which case the previous policy wording will apply. We will not apply these benefit improvements to:

- any Policy previously issued to you which is not in force when the benefit improvement is made.

The information provided is a summary only and should be read in conjunction with the full terms and conditions relating to the enhanced benefit in the PDS version 31 dated 12 April 2025. The description of the benefit or term 'Prior to change' shown is as per the PDS version 30 dated 15 December 2024 and Incorporated by Reference document dated October 2023.

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# 1. UPDATE TO AIA VITALITY FEE INFORMATION

**Benefit:** AIA Vitality

**Change:** We have made some updates to the information on the AIA Vitality program in the PDS. The annual fee amount is no longer stated; however, you will continue to be disclosed the fee amount on your quote.

Section	Prior to change	After change
11.2 Premiums	<p>pages 181–182</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 activity 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. 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. 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, which as at the date of this PDS is \$138 per annum. The AIA Vitality contribution fee is payable for so 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>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</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. 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. The AIA Vitality contribution fee may change in the future. For more information refer to the AIA Vitality Terms and Conditions available at <a href="http://aia.com.au">aia.com.au</a>.</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 also speak to your financial adviser for further information about these discounts or to obtain a copy of the rules governing these discounts.</p>

Section	Prior to change	After change
<b>11.2 Premiums (continued)</b>	<p>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><small>*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.</small></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><small>*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.</small></p>

## 2. UPDATE TO CLAIM ESCALATION BENEFIT EXPIRY DATE WORDING

**Benefit:** Claim Escalation Benefit

**Change:** We have updated wording to be clear on when the benefit expires.

Section	Prior to change	After change
<b>8.15.2 General terms and conditions</b>	Not applicable.	<p>page 142</p> <p><b>Premium Expiry Date</b></p> <p>The Premium Expiry Date for Claim Escalation under Income Protection, Income Protection Accident Only and Income Protection CORE is the Policy Anniversary prior to:</p> <ul style="list-style-type: none"> <li>• your 64th birthday for Occupation Categories A1, A2, M, A3, A4, B1, B2, C1, C2 and D, or</li> <li>• your 54th birthday for Occupation Category E.</li> </ul>
<b>8.15.4 When cover begins and ends</b>	<p>page 141</p> <p><b>When cover begins and ends</b></p> <p>The Claim Escalation benefit will begin on the Commencement Date shown on your Policy Schedule and end at the earliest of:</p> <ul style="list-style-type: none"> <li>• the lapse or cancellation of the benefit or Policy (see Section 10.2)</li> <li>• your passing away</li> <li>• cover ending for the main benefit the Claim Escalation is linked to, or</li> <li>• the Expiry Date of the benefit.</li> </ul>	<p>page 142</p> <p><b>When cover begins and ends</b></p> <p>The Claim Escalation benefit will begin on the Commencement Date shown on your Policy Schedule and end at the earliest of:</p> <ul style="list-style-type: none"> <li>• the lapse or cancellation of the benefit or Policy (see Section 10.2)</li> <li>• your passing away</li> <li>• cover ending for the main benefit the Claim Escalation is linked to, or</li> <li>• the Expiry Date of the benefit.</li> </ul>

### 3. UPDATE TO BENIGN BRAIN OR SPINAL CORD TUMOUR WITH SERIOUS FUNCTIONAL IMPAIRMENT

**Benefit:** Crisis Events, Partial benefit payments and Complimentary Family Protection Crisis Events.

**Change:** We have updated the definition to align with other similar definitions for Benign Brain or Spinal Cord Tumour with severe functional impairment.

Section	Prior to change	After change
12.2 Medical Definitions page 198	<p>page 198</p> <p><b>Benign Brain or Spinal Cord Tumour with serious functional impairment</b> means a non-cancerous tumour on 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 on 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>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 and/or cauda equina are not covered.</p>

### 4. UPDATE TO NEEDLESTICK INJURY

**Benefit:** Needlestick Injury benefit

**Change:** We have removed the 30-day requirement to report the accident to the relevant licencing body.

Section	Prior to change	After change
8.11 Needlestick Injury	<p>page 130</p> <p><b>8.11.1 Built-in Benefits</b></p> <p>You must report the accident to the relevant licensing body within 30 days of the accident and have a negative HIV, Hepatitis B or Hepatitis C antibody test taken within seven days of the accident, with sero-conversion evidence to occur within six months of the accident.</p>	<p>page 131</p> <p><b>8.11.1 Built-in Benefits</b></p> <p>You must:</p> <ul style="list-style-type: none"> <li>report the accident to the relevant licensing body and;</li> <li>have a negative HIV, Hepatitis B or Hepatitis C antibody test taken within seven days of the accident, with sero-conversion evidence to occur within six months of the accident.</li> </ul>

## 5. UPDATE TO COUNSELLING BENEFIT WORDING

**Benefit:** Counselling Benefit

**Change:** We have updated wording to be clear when the benefit can be claimable.

Section	Prior to change	After change
Page 16	<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 subsequently attend, up to a maximum total value of \$1,200 per Life Insured.</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>
Page 17	<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, subsequently attend with a counsellor or psychologist.</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.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</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>
Page 21	<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 subsequently attend, up to a maximum total value of \$1,200 per Life Insured.</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>
Page 22	<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, subsequently attend with a counsellor or psychologist.</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.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</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>



Section	Prior to change	After change
Page 25	<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 subsequently attend with a counsellor, up to a maximum total value of \$1,200 per Life Insured.</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>
Page 30	<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 subsequently attend with a counsellor, up to a maximum total value of \$1,200 per Life Insured.</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>
Page 32	<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, subsequently attend with a counsellor or psychologist.</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.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</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>
Page 36	<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 subsequently attend, up to a maximum total value of \$1,200 per Life Insured.</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, up to a maximum total value of \$1,200 per Life Insured.</p>

Section	Prior to change	After change
Page 37	<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, subsequently attend with a counsellor or psychologist.</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.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</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 40</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 subsequently attend, up to a maximum total value of \$1,200 per Life Insured.</p>	<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 45</p> <p><b>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, subsequently attend with a counsellor or psychologist.</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.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</p>	<p>page 46</p> <p><b>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 94</p> <p><b>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 subsequently attend, up to a maximum total value of \$1,200 per Life Insured.</p>	<p>page 95</p> <p><b>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 attend related to the claimable event, up to a maximum total value of \$1,200 per Life Insured.</p>

Section	Prior to change	After change
	<p>page 96</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, subsequently attend with a counsellor or psychologist.</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.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</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 99</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 subsequently attend, up to a maximum total value of \$1,200 per Life Insured.</p>	<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 100</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, subsequently attend with a counsellor or psychologist.</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.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</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>



Section	Prior to change	After change
	<p>page 110</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 subsequently attend, up to a maximum total value of \$1,200 per Life Insured.</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 112</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, subsequently attend with a counsellor or psychologist.</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.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</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 122</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 subsequently attend, 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 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>

Section	Prior to change	After change
	<p>page 125</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, subsequently attend with a counsellor or psychologist.</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.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</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 158</p> <p><b>Counselling Benefit</b></p> <p>Where we pay 100% of the TPD or Double TPD, we will reimburse the costs of any subsequent grief counselling sessions for you and/or an immediate family member up to a maximum total value of \$1,200.</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>

## 6. UPDATE TO BUY-BACK AND REINSTATEMENT PREMIUM EXPIRY DATES

**Benefit:** TPD Buy-back, Crisis Recovery Buy-back, Crisis Reinstatement and Life Cover Purchase

**Change:** We have made an amendment regarding the Premium Expiry Dates so that it is clear when the premium ceases to be charged. A new definition for Premium Expiry Date has been added.

Section	Prior to change	After change																													
8.1 Total and Permanent Disablement Buy-back	<p>page 91</p> <p><b>8.1.2 Built-in Benefits</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 after we have paid 100% of the TPD Sum Insured.</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. 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>Premiums for TPD Buy-back must continue to be paid until the date the buy-back option is exercised or expires.</p>	<p>page 92</p> <p><b>8.1.2 Built-in Benefits</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. 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>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>																													
	<p>page 91</p> <p><b>8.1.3 General terms and conditions</b></p> <p><b>Expiry Date</b></p> <p>The Expiry Date is the Policy Anniversary prior to your:</p> <table><tr><th>Benefit</th><th colspan="4">Occupation Categories</th></tr><tr><td></td><td>A1, A2, M, A3, A4</td><td>B1, B2, C1, C2, D</td><td>E</td><td>Home Duties</td></tr><tr><td>TPD Buy-back</td><td>70th birthday</td><td>65th birthday</td><td>55th birthday</td><td>65th birthday</td></tr></table>	Benefit	Occupation Categories					A1, A2, M, A3, A4	B1, B2, C1, C2, D	E	Home Duties	TPD Buy-back	70th birthday	65th birthday	55th birthday	65th birthday	<p>page 92</p> <p><b>8.1.3 General terms and conditions</b></p> <p><b>Expiry Date</b></p> <p>The Expiry Date is the Policy Anniversary prior to your:</p> <table><tr><th>Benefit</th><th colspan="4">Occupation Categories</th></tr><tr><td></td><td>A1, A2, M, A3, A4</td><td>B1, B2, C1, C2, D</td><td>E</td><td>Home Duties</td></tr><tr><td>TPD Buy-back</td><td>70th birthday</td><td>65th birthday</td><td>55th birthday</td><td>65th birthday</td></tr></table> <p><b>Premium Expiry Date</b></p> <p>The Premium Expiry Date for Total and Permanent Disablement Buy-back is the Policy Anniversary one year prior to your Expiry Date.</p>	Benefit	Occupation Categories					A1, A2, M, A3, A4	B1, B2, C1, C2, D	E	Home Duties	TPD Buy-back	70th birthday	65th birthday	55th birthday
Benefit	Occupation Categories																														
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TPD Buy-back	70th birthday	65th birthday	55th birthday	65th birthday																											
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TPD Buy-back	70th birthday	65th birthday	55th birthday	65th birthday																											

Section	Prior to change	After change
8.5 Life Cover Purchase	<p>page 106</p> <p><b>8.5.2 Built-in Benefits</b></p> <p><b>Life Cover Purchase</b></p> <p>This benefit allows you to buy Life Cover without having to provide information about your health or insurability after a full benefit payment has been made for one of the following:</p> <ul style="list-style-type: none"> <li>• TPD Stand Alone</li> <li>• Crisis Recovery Stand Alone, or</li> <li>• TPD Rider Benefit under Crisis Recovery Stand Alone.</li> </ul> <p>The amount of Life Cover you can purchase is the amount of the claim paid up to your Life Cover Purchase sum insured.</p> <p>The purchase of the Life Cover Sum Insured under the Life Cover Purchase option will be subject to the premium rates applicable for your age at the time of purchase, and provided on the same acceptance terms as were applied to the original TPD Stand Alone, TPD Rider Benefit to Crisis Stand Alone, or Crisis Recovery Stand Alone cover.</p> <p><b>Exercising the option</b></p> <p>For all conditions other than those listed below, the Life Cover option must be exercised within 30 days after the 12-month anniversary of your claim being paid.</p> <p>For the following conditions, Life Cover must be purchased within 30 days after the six-month anniversary of your claim being paid:</p> <ul style="list-style-type: none"> <li>• Alzheimer's Disease or Dementia with significant cognitive impairment</li> <li>• Blindness (excluding as a result of a stroke/cancer)</li> <li>• Loss of Hearing</li> <li>• Multiple Sclerosis</li> <li>• Paralysis (total and permanent) (excluding as a result of a stroke/cancer), and</li> <li>• Parkinson's Disease.</li> </ul> <p>This option can only be exercised once.</p> <p>Where the Life Cover Purchase benefit has been selected as a Rider Benefit under the TPD Stand Alone benefit, the Life Cover Purchase is able to be exercised after a TPD Stand Alone or Maximiser claim.</p>	<p>page 107</p> <p><b>8.5.2 Built-in Benefits</b></p> <p><b>Life Cover Purchase</b></p> <p>This benefit allows you to buy Life Cover without having to provide information about your health or insurability if a full benefit payment has been made for one of the following:</p> <ul style="list-style-type: none"> <li>• TPD Stand Alone</li> <li>• Crisis Recovery Stand Alone, or</li> <li>• TPD Rider Benefit under Crisis Recovery Stand Alone.</li> </ul> <p>The amount of Life Cover you can purchase is the amount of the claim paid up to your Life Cover Purchase sum insured.</p> <p>The purchase of the Life Cover Sum Insured under the Life Cover Purchase option will be subject to the premium rates applicable for your age at the time of purchase, and provided on the same acceptance terms as were applied to the original TPD Stand Alone, TPD Rider Benefit to Crisis Stand Alone, or Crisis Recovery Stand Alone cover.</p> <p><b>Exercising the option</b></p> <p>For all conditions other than those listed below, the Life Cover option must be exercised within 30 days after the 12-month anniversary of your claim being paid.</p> <p>For the following conditions, Life Cover must be purchased within 30 days after the six-month anniversary of your claim being paid:</p> <ul style="list-style-type: none"> <li>• Alzheimer's Disease or Dementia with significant cognitive impairment</li> <li>• Blindness (excluding as a result of a stroke/cancer)</li> <li>• Loss of Hearing</li> <li>• Multiple Sclerosis</li> <li>• Paralysis (total and permanent) (excluding as a result of a stroke/cancer), and</li> <li>• Parkinson's Disease.</li> </ul> <p>You must continue to pay premiums for the Life Cover Purchase option until the date the option is exercised or expires (see 8.5.5 When cover begins and ends).</p> <p>This option can only be exercised once.</p> <p>Where the Life Cover Purchase benefit has been selected as a Rider Benefit under the TPD Stand Alone benefit, the Life Cover Purchase is able to be exercised after a TPD Stand Alone or Maximiser claim.</p>

Section	Prior to change	After change
8.5 Life Cover Purchase	<p>page 108</p> <p><b>8.5.4 Limitations and exclusions</b></p> <p><b>Limitations</b></p> <ul style="list-style-type: none"> <li>• The new Life Cover amount cannot be increased via Guaranteed Future Insurability, Forward Underwriting or Business Safeguard Forward Underwriting benefit.</li> <li>• Benefit Indexation will not apply to the new Life Cover Sum Insured.</li> <li>• All increases in cover are subject to financial assessment at the time the option is exercised.</li> <li>• When an option under an existing Priority Protection Policy is exercised to purchase a new Priority Protection Policy, the Life Insured must be the same as the Life Insured under the existing Policy.</li> <li>• Any special conditions or exclusions that apply to the existing Policy will also apply under the new policy.</li> <li>• The new Priority Protection Policy will be on terms that apply to other new Priority Protection policies (or policies referable to other similar products as reasonably determined by us) available at the time the option is exercised.</li> <li>• You must continue to pay premiums for the Life Cover Purchase option until the date the option is exercised or expires.</li> <li>• Where Life Cover Purchase is purchased both in conjunction with the Crisis Recovery Stand Alone and TPD as a Rider Benefit under Crisis Recovery Stand Alone, the Life Cover Purchase option can only be exercised once. If a full claim under Crisis Recovery Stand Alone is paid, the TPD Rider Benefit will expire and so will the Life Cover Purchase option attached to the TPD Rider Benefit. However, the Life Cover Purchase option can still be exercised on the Crisis Recovery Stand Alone benefit for an amount up to 100% of the Sum Insured for Crisis Recovery Stand Alone.</li> <li>• Where the Life Cover Purchase benefit is purchased as a TPD Rider Benefit under Crisis Recovery Stand Alone and 100% of the benefit payment has been made on the TPD Rider Benefit, the Crisis Recovery Stand Alone Sum Insured amount will: <ul style="list-style-type: none"> <li>- be reduced by the amount of the TPD claim, or</li> <li>- if both Sums Insured are equal, the Crisis Recovery Stand Alone benefit will end.</li> </ul> </li> <li>• The Life Cover Purchase benefit can be exercised up to the TPD Rider Benefit amount.</li> </ul>	<p>page 109</p> <p><b>8.5.4 Limitations and exclusions</b></p> <p><b>Limitations</b></p> <ul style="list-style-type: none"> <li>• The new Life Cover amount cannot be increased via Guaranteed Future Insurability, Forward Underwriting or Business Safeguard Forward Underwriting benefit.</li> <li>• Benefit Indexation will not apply to the new Life Cover Sum Insured.</li> <li>• All increases in cover are subject to financial assessment at the time the option is exercised.</li> <li>• When an option under an existing Priority Protection Policy is exercised to purchase a new Priority Protection Policy, the Life Insured must be the same as the Life Insured under the existing Policy.</li> <li>• Any special conditions or exclusions that apply to the existing Policy will also apply under the new policy.</li> <li>• The new Priority Protection Policy will be on terms that apply to other new Priority Protection policies (or policies referable to other similar products as reasonably determined by us) available at the time the option is exercised.</li> <li>• Where Life Cover Purchase is purchased both in conjunction with the Crisis Recovery Stand Alone and TPD as a Rider Benefit under Crisis Recovery Stand Alone, the Life Cover Purchase option can only be exercised once. If a full claim under Crisis Recovery Stand Alone is paid, the TPD Rider Benefit will expire and so will the Life Cover Purchase option attached to the TPD Rider Benefit. However, the Life Cover Purchase option can still be exercised on the Crisis Recovery Stand Alone benefit for an amount up to 100% of the Sum Insured for Crisis Recovery Stand Alone.</li> <li>• Where the Life Cover Purchase benefit is purchased as a TPD Rider Benefit under Crisis Recovery Stand Alone and 100% of the benefit payment has been made on the TPD Rider Benefit, the Crisis Recovery Stand Alone Sum Insured amount will: <ul style="list-style-type: none"> <li>- be reduced by the amount of the TPD claim, or</li> <li>- if both Sums Insured are equal, the Crisis Recovery Stand Alone benefit will end.</li> </ul> </li> <li>• The Life Cover Purchase benefit can be exercised up to the TPD Rider Benefit amount.</li> </ul>
8.7 Crisis Recovery Buy-back	<p>Page 114</p> <p><b>Availability</b></p> <p>The minimum Sum Insured for Crisis Recovery Buy-back is \$10,000.</p> <ul style="list-style-type: none"> <li>• Crisis Recovery Buy-back can be purchased as a Rider Benefit to Life Cover (Ordinary Plan or Linked Benefit).</li> <li>• Crisis Recovery Buy-back cannot be purchased as a Rider Benefit to Crisis Recovery Stand Alone cover.</li> <li>• The Crisis Recovery Buy-back benefit is not available where your Crisis Recovery is limited to one of the three Crisis Recovery modules as set out in Section 4.4 (i.e. Cancer and Coronary, Cancer Plus and Coronary Plus).</li> </ul>	<p>Page 115</p> <p><b>Availability</b></p> <p>The minimum Sum Insured for Crisis Recovery Buy-back is \$10,000.</p> <ul style="list-style-type: none"> <li>• Crisis Recovery Buy-back can be purchased as a Rider Benefit to: <ul style="list-style-type: none"> <li>- Crisis Recovery, and</li> <li>- Crisis Extension</li> </ul> when Crisis Recovery is purchased as a Rider Benefit to Life Cover (Ordinary Plan or Linked Benefit).</li> <li>• Crisis Recovery Buy-back cannot be purchased as a Rider Benefit to Crisis Recovery Stand Alone cover.</li> <li>• The Crisis Recovery Buy-back benefit is not available where your Crisis Recovery is limited to one of the three Crisis Recovery modules as set out in Section 4.4 (i.e. Cancer and Coronary, Cancer Plus and Coronary Plus).</li> </ul>

Section	Prior to change	After change
8.7 Crisis Recovery Buy-back	Page 115	Page 116
	<p><b>8.7.2 Built-in Benefits</b></p> <p><b>Crisis Recovery Buy-back</b></p> <p>Crisis Recovery Buy-back automatically reinstates the Life Cover Sum Insured that was reduced after:</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 Policy Anniversary prior to your 64th birthday.</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. 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 date the Buy-back option ends.</p> <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>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>	<p><b>8.7.2 Built-in Benefits</b></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. 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>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>



Section	Prior to change	After change
8.7 Crisis Recovery Buy-back	<p>Page 115</p> <p><b>8.7.3 General terms and conditions</b></p> <p><b>Expiry Date</b></p> <p>The Expiry Date for Crisis Recovery Buy-back is the Policy Anniversary prior to your 70th birthday.</p>	<p>Page 116–117</p> <p><b>8.7.3 General terms and conditions</b></p> <p><b>Expiry Date</b></p> <p>The Expiry Date for Crisis Recovery Buy-back is:</p> <ul style="list-style-type: none"> <li>the Policy Anniversary prior to your 70th birthday where Crisis Recovery Buy-back is purchased as a Rider Benefit to Crisis Recovery, or</li> <li>the Policy Anniversary prior to your 65th birthday where Crisis Recovery Buy-back is purchased as a Rider Benefit to Crisis Extension.</li> </ul> <p><b>Premium Expiry Date</b></p> <p>The Premium Expiry Date for Crisis Recovery Buy-back is the Policy Anniversary prior to:</p> <ul style="list-style-type: none"> <li>your 69th birthday where Crisis Recovery Buy-back is purchased as a Rider Benefit to Crisis Recovery, or</li> <li>your 64th birthday where Crisis Recovery Buy-back is purchased as a Rider Benefit to Crisis Extension.</li> </ul>
	<p>Page 116</p> <p><b>8.7.5 When cover begins and ends</b></p> <p>The Crisis Recovery Buy-back benefit, in relation to the Life Cover Sum Insured reduced by a Crisis Recovery claim, will begin on the Commencement Date shown on your Policy Schedule and end at the earliest of:</p> <ul style="list-style-type: none"> <li>the Crisis Recovery Buy-back Reinstatement Date (unless Crisis Reinstatement is purchased as a Rider Benefit to Crisis Recovery Buy-back)</li> <li>the date you are no longer eligible for Crisis Reinstatement (where Crisis Reinstatement is purchased as a Rider Benefit to Crisis Recovery Buy-back) (see Section 8.8.2)</li> <li>the lapse or cancellation of the benefit or Policy (see Section 10.2)</li> <li>the lapse or cancellation of the Superannuation Life Cover Plan (where Crisis Recovery Buy-back benefit is taken as a Superannuation PLUS benefit)</li> <li>your passing away, or</li> <li>the Expiry Date of the benefit.</li> </ul> <p>The Crisis Recovery Buy-back benefit, in relation to the Life Cover Sum Insured reduced by a Crisis Extension claim, will begin on the Commencement Date shown on your Policy Schedule and end at the earliest of:</p> <ul style="list-style-type: none"> <li>the Crisis Recovery Buy Back Reinstatement Date</li> <li>the lapse or cancellation of the benefit or Policy (see Section 10.2)</li> <li>the lapse or cancellation of the Superannuation Life Cover Plan (where Crisis Recovery Buy-back benefit is taken as a Superannuation PLUS benefit),</li> <li>your passing away, or</li> <li>the policy anniversary prior to your 65th birthday.</li> </ul>	<p>Page 117</p> <p><b>8.7.5 When cover begins and ends</b></p> <p>The Crisis Recovery Buy-back benefit, in relation to the Life Cover Sum Insured reduced by a Crisis Recovery claim, will begin on the Commencement Date shown on your Policy Schedule and end at the earliest of:</p> <ul style="list-style-type: none"> <li>the Crisis Recovery Buy-back Reinstatement Date (unless Crisis Reinstatement is purchased as a Rider Benefit to Crisis Recovery Buy-back)</li> <li>the date you are no longer eligible for Crisis Reinstatement (where Crisis Reinstatement is purchased as a Rider Benefit to Crisis Recovery Buy-back) (see Section 8.8.2)</li> <li>the lapse or cancellation of the benefit or Policy (see Section 10.2)</li> <li>the lapse or cancellation of the Superannuation Life Cover Plan (where Crisis Recovery Buy-back benefit is taken as a Superannuation PLUS benefit)</li> <li>your passing away, or</li> <li>the Expiry Date of the benefit.</li> </ul> <p>The Crisis Recovery Buy-back benefit, in relation to the Life Cover Sum Insured reduced by a Crisis Extension claim, will begin on the Commencement Date shown on your Policy Schedule and end at the earliest of:</p> <ul style="list-style-type: none"> <li>the Crisis Recovery Buy Back Reinstatement Date</li> <li>the lapse or cancellation of the benefit or Policy (see Section 10.2)</li> <li>the lapse or cancellation of the Superannuation Life Cover Plan (where Crisis Recovery Buy-back benefit is taken as a Superannuation PLUS benefit),</li> <li>your passing away, or</li> <li>the Expiry Date of the benefit.</li> </ul>

Section	Prior to change	After change
8.8 Crisis Reinstatement	<p>Page 118</p> <p><b>8.8.2 Built-in Benefits</b></p> <p><b>Crisis Reinstatement</b></p> <p>Crisis Reinstatement automatically reinstates the Crisis Recovery Sum Insured that was reduced after a full benefit is paid for Crisis Recovery, or a restricted benefit is paid for the diagnosis of Prostate Cancer (see 'Prostate Cancer – Restricted reinstatement' in this section).</p> <p>Premiums for this Crisis Reinstatement option must continue to be paid until the option ends. This includes the period where the Crisis Recovery Sum Insured is yet to be reinstated.</p>	<p>Page 119</p> <p><b>8.8.2 Built-in Benefits</b></p> <p><b>Crisis Reinstatement</b></p> <p>Crisis Reinstatement automatically reinstates the Crisis Recovery Sum Insured that was reduced if a full benefit is paid for Crisis Recovery, or a restricted benefit is paid for the diagnosis of Prostate Cancer (see 'Prostate Cancer – Restricted reinstatement' in this section), before the Premium Expiry Date.</p> <p>Premiums for this Crisis Reinstatement option must continue to be paid until the earliest of:</p> <ul style="list-style-type: none"> <li>• the date you are no longer eligible for Crisis Reinstatement, or</li> <li>• the Premium Expiry Date.</li> </ul>
	<p>Page 118</p> <p><b>Reinstatement Date</b></p> <p>Crisis Reinstatement will automatically reinstate the Crisis Recovery Sum Insured on the Reinstatement Date provided premiums for the Reinstatement option have been paid and are up to date, unless you notify us that you don't want the Crisis Recovery Sum Insured to be reinstated.</p> <p>The Reinstatement Date for Crisis Recovery purchased as a Rider Benefit for Life Cover is the date 12 months after your claim was paid.</p> <p>The Reinstatement Date for Crisis Recovery Stand Alone is the date 30 days after your claim was paid.</p>	<p>Page 119</p> <p><b>Reinstatement Date</b></p> <p>Crisis Reinstatement will automatically reinstate the Crisis Recovery Sum Insured on the Reinstatement Date provided premiums for the Reinstatement option have been paid and are up to date, unless you notify us that you don't want the Crisis Recovery Sum Insured to be reinstated.</p> <p>The Reinstatement Date for Crisis Recovery purchased as a Rider Benefit for Life Cover is the date 12 months after your claim was paid.</p> <p>The Reinstatement Date for Crisis Recovery Stand Alone is the date 30 days after your claim was paid.</p>
8.8 Crisis Reinstatement	<p>Page 119</p> <p><b>8.8.3 General terms and conditions</b></p> <p><b>Expiry Date</b></p> <p>The Expiry Date for Crisis Reinstatement is the Policy Anniversary prior to your 70th birthday.</p>	<p>Page 120</p> <p><b>8.8.3 General terms and conditions</b></p> <p><b>Expiry Date</b></p> <p>The Expiry Date for Crisis Reinstatement is the Policy Anniversary prior to your 70th birthday.</p> <p><b>Premium Expiry Date</b></p> <p>The Premium Expiry Date for Crisis Reinstatement is the Policy Anniversary prior to;</p> <ul style="list-style-type: none"> <li>• your 69th birthday where Crisis Recovery is purchased as a Rider Benefit, or</li> <li>• your 70th birthday where Crisis Recovery is purchased as a Stand Alone cover.</li> </ul>
	<p>Page 185</p> <p><b>Expiry Date</b> for a benefit means the premium expiry date shown on the Policy Schedule for that benefit.</p>	<p>Page 186</p> <p><b>Expiry Date</b> for a benefit means the Policy Anniversary prior to the expiry age for that benefit, as disclosed in the applicable section of this PDS based on your occupation category and/or ownership structure.</p>
12.1 General Definitions	<p>No definition – new definition being added.</p>	<p>Page 194</p> <p><b>Premium Expiry Date</b> for a benefit means the date from which you are no longer required to pay premiums for that benefit, as disclosed in the applicable section of this PDS. For some benefits, the premium expiry date may not be the same as the Expiry Date of the benefit.</p> <p>In some cases, your cover may continue after the Premium Expiry Date of the benefit. Please refer to the applicable 'When cover begins and ends' section for when the benefit will end.</p>

Section	Prior to change	After change
12.1 General Definitions	<p>Page 193</p> <p><b>Reinstatement Date</b> refers to the date on which the Life Cover Sum Insured or the Crisis Recovery Sum Insured is automatically reinstated under a Crisis Recovery Buy-back, TPD Buy-back or Crisis Reinstatement Rider Benefit.</p>	<p>Page 195</p> <p><b>Reinstatement Date</b> refers to the date on which the Life Cover Sum Insured or the Crisis Recovery Sum Insured is automatically reinstated under a Crisis Recovery Buy-back, TPD Buy-back or Crisis Reinstatement Rider Benefit.</p> <p>The Reinstatement Date must occur before the Expiry Date of the Crisis Recovery Buy-back, TPD Buy-back or Crisis Reinstatement Rider Benefit.</p>
5.1 Income Protection CORE	<p>Page 60</p> <p><b>5.1.3 General terms and conditions</b></p> <p><b>Expiry age</b></p> <p>Income Protection CORE insurance cover will cease on the anniversary of policy commencement prior to the insured's 65th birthday.</p>	<p>Page 61</p> <p><b>5.1.3 General terms and conditions</b></p> <p><b>Expiry Date</b></p> <p>The Expiry Date for Income Protection CORE insurance is the Policy Anniversary prior to your 65th birthday.</p>
8.16 Retirement Protector	<p>Page 143</p> <p><b>8.16.2 General terms and conditions</b></p> <p><b>Expiry Date</b></p> <p>The Expiry Date is the Policy Anniversary prior to your:</p> <p><b>A1, A2, M, A3, A4, B1, B2, C1, C2, D</b></p> <hr/> <p><b>Retirement Protector</b>      65th birthday</p>	<p>Page 144</p> <p><b>8.16.2 General terms and conditions</b></p> <p><b>Expiry Date</b></p> <p>The Expiry Date is the Policy Anniversary prior to your 65th birthday.</p>