

Priority Protection

Product Updates 2007



Life's better with the right partner®

Term Life

- Limited Term Contracts
 - Allows more business to be accepted
 - Ideal for business insurance
 - Impaired lives may be offered standard terms
- Rate reductions
- Maximum entry age increased
- Terminal illness now \$2 million

Permanent Disablement

- \$3 million maximum (AAA, AA, A)
- Buy-back option added
- Own Occupation now available for B class
- 3 month qualifying period
- Available for E class occupations
- Maximum entry age increased
- Premium rates – no change

Crisis

- Product Options
 - Allows more business to be accepted
 - Comprehensive
 - Cancer and Coronary
 - Cancer plus
 - Coronary plus
- Crisis Reinstatement – 100%
- Maximum entry age increased
- Premium reductions of 10% to 15% for males aged 30 to 50
- PD as an optional Crisis benefit

For more information

Contact your AIA state office

www.aia.com.au

Disability Income

- Accident Only DI
 - Allows more business to be accepted
- E occupation class now available
- 2 year DI to age 70 – entry age 61 to 65 (AAA, AA)
- No Offsets for professionals (AAA, AA)
- Death benefit now 6 times insured monthly benefit
- Rehabilitation Expenses benefit now 12 months
- New Rehabilitation Incentive benefit 3 months
- Premium rates – no change

Underwriting

- Increased Medical Limits
- Increased Financial Underwriting Limits
 - Automatically determined on quote software

Research

- Improved ratings on Proplanner*

Term/TPD	91
DI (AAA)	93
Term/TPD/Crisis	90
Crisis	92

*Current as at 21/3/07

Other

- Commission Statements available on-line
- New logo

Priority Protection is issued by American International Assurance Company (Australia) Ltd trading as AIG Life (ABN 79 004 837 861, AFSL 230043).

American International Assurance Company (Australia) Limited is now known as AIA Australia Limited and no longer trades as AIG Life.

The Superannuation Life Cover Plan (when issued through the AIA Superannuation Fund, ABN 78 757 377 348 ('the Fund')), is owned by CCSL Limited, ABN 51 104 967 964, AFS Licence No. 287084, ('Trustee') as the trustee of the Fund. The Trustee is the issuer of a risk-only superannuation product with benefits referable solely to the Superannuation Life Cover Plan. The Trustee is located at Level 16, 114 William Street, Melbourne Australia 3000, Phone (03) 9616 8600.

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