

DID YOU KNOW?

Financial Planning Reimbursement is now up to \$5,000

December 2025 | For Advisers



Give your clients the confidence to make the most of their lump sum payments

AIA has increased the Financial Planning Reimbursement benefit from \$3,000 to \$5,000. This means you can offer even more support – helping clients access expert financial advice so they can plan with clarity and peace of mind.

About the benefit

With the Financial Planning Reimbursement, your clients can access up to \$5,000 for financial planning once they've received a lump sum payment. They can choose:

- To be directly reimbursed after providing an invoice and proof of payment, or
- For the payment to go directly to the financial adviser once the financial plan is created and payment remains outstanding.

Key details

- Applies to claimable events with a loss date after 9 November 2025, where the policy includes the Financial Planning Reimbursement benefit and a lump sum payment
- Available only on policies held outside superannuation due to regulatory requirements
- A great opportunity to start conversations about the value of financial planning after a claim

Case study

In mid-November 2025, Sarah was diagnosed with non-Hodgkin's lymphoma and received a \$300,000 lump sum under her Crisis Recovery insurance, which also included the financial planning benefit. Once her claim was processed and paid, her adviser quickly developed a financial plan to support her immediate and long-term needs – and AIA covered the cost, up to \$5,000.

Thanks to the Financial Planning Reimbursement, Sarah didn't have to worry about the extra cost of expert advice and could focus on her health, knowing her finances were being managed with care.

Note: Each policy and claim situation is unique. Always review the relevant policy details specific to your client's circumstances.

For more information, contact your AIA Client Development Manager, search 'AIA TECE' online, or visit our dedicated technical resources page. You can also contact AIA Technical Services directly at tece@aia.com

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