AIA Priority Protection

IP Plans	Formula to calculate tax deductible premiums
IP/ IP Accident Only/ IP Essential	IP/ IP Accident Only / IP Essential premium **X** 98.7%
IP with Advantage Optional	(IP premium + Advantage Optional premium) **X** 97.7%
IP with PLUS Optional	(IP premium + PLUS Optional premium) **X** 92.7%
IP CORE	IP CORE premium **X** 100%
Super Extras	Super Extras premium **X** 4%
Day 1 Accident benefit	Day 1 Accident premium **X** 100*
Claim Escalation benefit	Claim Escalation premium **X** 100%
Carer's Allowance benefit	Carer's Allowance premium **X** 100%
Business Expenses Rider	Business Expenses Rider premium **X** 100%
Business Expenses Standalone	Business Expenses Standalone premium **X** 100%
Retirement Optimiser	Not tax deductible
Retirement Protector	Not tax deductible
Income Protection Lump Sum	Not tax deductible
Lump Sum Disablement	Not tax deductible

Ex-CMLA

IP Plans	Formula to calculate tax deductible premiums
Income Care	Income Care premium **X** 99.5%
Income Care Plus	Income Care Plus premium **X** 92.2%
Income Care Platinum	Income Care Platinum premium **X** 92.2%
Income Care Super	Income Care Super premium **X** 98.7%
Income Protection	Income Protection **X** 99%
Business Overheads Cover	Business Overheads Cover **X** 100%
Accident Option	Accident Option premium **X** 100%
Essential Cover	Essential Cover premium **X** 99.5%
Essential Cover Super	Essential Cover Super premium **X** 98.7%
Super Continuation Option	Not tax deductible
Permanent Disablement Cover Option	Not tax deductible