

AIA PRIORITY PROTECTION EMAIL TEMPLATE FOR ADVISERS

For Integrity 'Here For You' policyholders transferring to an AIA Priority Protection policy

Subject line:

Why is your Integrity 'Here For You' policy transferring to AIA and how we can help you manage your policy

In December 2024 you received a communication from Integrity Life outlining that your **'Here for You' policy is being transferred to AIA Australia**. This has occurred as Integrity Life Australia Limited (ILAL) closed to new business in September 2023 and have been looking for a suitable partner for the majority of their existing retail life insurance business.

In late January 2025, you received notification of any changes to the amount of premium payable for your new AIA Priority Protection policy, which commences from your next billing date after 1 March 2025.

I want to reinforce that I am **available to discuss these changes** and that we can **explore ways to manage your policy** and ensure your cover still meets your needs.

Why your premium may have changed

There are several factors that could affect the new premium. This includes (but is not limited to):

- differences in product features and benefits with AIA's Priority Protection policy
- AIA's risk assessment of your occupation
- if a premium discount you previously received is changing or coming to an end because of the transfer.

What can we do to manage your policy

- **Review your cover** – we can ensure the level and type of cover you have is still right for you and this may help you save on premiums.
- **Remove benefit indexation** – if you have benefit indexation attached, you're covered against the rising cost of living. However, you can choose to turn this off to help save on premiums.
- **Keep your premium the same** – you can choose to lock in your premium, so it won't increase at your next policy anniversary. This will reduce the amount you're covered for.
- **Join AIA Vitality** – you will be able to join AIA Vitality, a personalised, science-backed health and wellbeing program that supports you every day to make healthier lifestyle choices. The program incentivises you to know your health, improve your health and get rewarded with lower insurance premiums, discounts and cashbacks on great partners and more.

As your policy transfers to AIA, you will benefit from their cover that protects, supports and rewards customers. AIA Australia is a leading insurer with over 3.1million customers trusting them to protect what matters most and they understand the importance of providing reliable cover and ensuring peace of mind. I can talk to you more about the features and benefits of your new AIA Priority Protection cover, as well as AIA Vitality which offers some fantastic discounts and cashbacks.

Please contact me [ADVISER PHONE DETAILS] if you have any questions or would like to explore ways to manage your policy.

Sincerely,

<insert Adviser signature>