AIA PRIORITY PROTECTION

Incorporated by Reference Material

(Identification No. AIA07702-08/26)

Information relating to the AIA Priority Protection Product Disclosure Statement and Policy Document (PDS). Replacement of AIA Priority Protection Income Protection and Income Protection Accident Only plans and Priority Protection plans with Term Level premiums.



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1. Please also refer to Section 5.3 of the AIA Priority Protection PDS for information on the Claims Escalation Rider available for existing, and eligible replacements of existing, AIA Income Protection and Income Protection Accident Only policies.

15. About Sections 16 to 21

The contents of this document is incorporated by reference within the AIA Priority Protection Product Disclosure Statement and Policy Document (PDS), and includes Sections 16 to 19 information relating to Priority Protection Income Protection and Income Protection Accident Only insurance cover and Priority Protection plans with Term Level premiums.

This document should be read in conjunction your AIA Priority Protection PDS referencing document identification number AIA07702-08/26.

From 25 September 2021, the availability of AIA Priority Protection Income Protection or Income Protection Accident Only cover (and associated linked or Rider Benefits) was solely limited to customers who already hold Income Protection or Income Protection Accident Only cover under an existing AIA Australia Priority Protection policy.

Such customers may be issued a new policy where it is replacing an existing Income Protection insurance or Income Protection Accident Only, where the requested change is not possible as a variation to the current policy. For further explanation of the availability of replacement Income Protection or Income Protection Accident Only cover through superannuation, refer to Section 9 of the AIA Priority Protection PDS. For important information about replacement policies more generally, refer to Section 10.2 of the AIA Priority Protection PDS.

In no circumstances is a change from a non-Agreed Value income protection policy to an Agreed Value policy permitted.

From 15 October 2023, the availability of AIA Priority Protection with a Term Level premium structure was solely limited to customers who already hold an existing AIA Australia Priority Protection policy with a Term Level premium structure. Such customers may be issued a new policy where it is replacing an existing Priority Protection plan with Term Level premiums where the requested change is not possible as a variation to the current policy.

16. Income Protection and Income Protection Accident Only Plans

Income Protection insurance cover

The following two types of AIA Income Protection Plans are available solely as replacement for existing Income Protection and Income Protection Accident Only policies:

- **Income Protection** – provides you with a monthly income if you become Totally or Partially Disabled due to Sickness or Injury;
  - Your existing or replacement Income Protection cover can be enhanced by selecting either Advantage Optional or PLUS Optional.
- **Income Protection Accident Only** – provides you with a monthly income if you become Totally or Partially Disabled due to Accidental Injury.

These two types of AIA Income Protection Plans cannot replace Income Protection CORE cover.

Availability

Please refer to Section 16.1 for the relevant Availability information.

Worldwide cover

Provides you with insurance cover anywhere in the world, 24 hours a day.

In this section

16.1 Income Protection and Income Protection Accident Only
16.2 Super Extras

Other important information

As well as the information about insurance cover provided in this section, the AIA Priority Protection PDS contains important information about holding the insurance cover described in this document including when the insurance is available and how it can be structured (inside or outside superannuation).

You should read the PDS (together with this document) in full before making a decision about the insurance cover described in this section.

Income Protection eligibility requirements

This table provides a summary of the Income Protection insurance cover available for eligible replacements of existing AIA Income Protection or Income Protection Accident Only policies.

	Income Protection definitions					
Income Protection options	**Total Disablement**	**Partial Disablement**	**Description**	**Type of cover**	**Occupation Category & weekly work hours**	**Employment type**
• **Income Protection** • **Income Protection Accident Only**	Total Disablement (Income Protection) or Total Disablement (Income Protection – Occupation E)[1]	Partial Disablement (Income Protection)[1]	Total and partial disablement cover based on your occupational duties	• Indemnity[2] • Extended Indemnity[2] • Agreed Value[2,3,4] *(only available for the replacement of existing AIA Priority Protection Agreed Value Income Protection cover in limited circumstances)*[3]	**A1, A2, M, A3, A4** At least 20 hours per week **B1, B2, C1, C2, D, E** At least 25 hours per week **Self-employed (all occupations)** At least 25 hours per week	• Full-time Employment[5] • Permanent Part-time Employee[6] for A1, A2, M, A3, A4 Occupation Categories only • Self-employed[7] working on a full-time basis[5]
• **Advantage Optional** • **PLUS Optional**	Total Disablement – Multi Definition	Partial Disablement – Multi Definition	Enhanced cover for total and partial disablement based on hours, duties or income		All Occupation Categories except E	• Full-time Employment[5] • Self-employed[7] working on a full-time basis[5]

1. Where Income Protection Accident Only applies, cover is only provided where disablement is **solely** as a result of an Accidental Injury.
2. Under the Superannuation Income Protection Plan, if your monthly benefit amount exceeds 100% of your Pre-disablement Income, the benefit may be reduced so that it does not exceed 100% of your Pre-disablement Income. The amount of such reduction can be paid under a Linked Benefit (Super Extras) if applicable.
3. Agreed Value Income Protection insurance cover is only available if the Policy is replacing an existing Priority Protection Agreed Value Income Protection insurance cover from AIA Australia and the cancel and replace is being performed for an administrative reason where an alteration to the existing policy is not available, for example, to facilitate a change of ownership or correct an administrative error affecting the existing policy.
4. If you are Occupation Category D or E, Agreed Value is not available. Subject to point 3, Agreed Value is only available under a Superannuation Income Protection Plan when you have Super Extras as a Linked Benefit attached to a separate Policy issued to you outside of superannuation.
5. We classify full-time employment for this benefit as working a minimum of 25 hours per week, for 48 weeks per year excluding public holidays.
6. We classify permanent part-time employment for this benefit as being employed to undertake identifiable duties for at least three days a week and for a minimum of 20 hours per week, for 48 weeks per year (excluding public holidays) and with paid sick and holiday leave entitlements.
7. We classify self-employed for this benefit as working for payment or reward (other than as an employee) in a business or an enterprise over which you have power or control because you own it or you are a partner in the partnership that owns it.

Benefit Period

This table shows the Benefit Periods available under Income Protection insurance cover described in this document.

			Premium cover		Type of cover			
Benefit Period	**Income Protection**	**Income Protection Accident Only**	Advantage Optional[1]	PLUS Optional[1]	Indemnity	Extended Indemnity	Agreed Value	**Occupation Category**
2 Years[5]	✓	✓	✓	✓	✓	✓	✓[2,3]	A1, A2, M, A3, A4, B1, B2, C1, C2, D, E
5 Years[5]	✓	✓	✓	✓	✓	✓	✓[2,3]	A1, A2, M, A3, A4, B1, B2, C1, C2, D (excludes E)
To Age 65[6]	✓	✓	✓	✓	✓	✓	✓[2]	A1, A2, M, A3, A4, B1, B2, C1, C2 (excludes D & E)
To Age 70[6]	✓	–	✓[4]	✓[4]	✓	✓	✓[2]	A1, A2, M, A3, A4 only
2 Year Benefit to Age 70[6]	✓	–	–	–	✓	–	–	A1, A2, M, A3, A4 only

1. If you are Occupation Category E, Advantage Optional and PLUS Optional are not available for any of the Benefit Period options.
2. Agreed Value Income Protection insurance cover is only available if the Policy is replacing an existing Priority Protection Agreed Value Income Protection insurance cover from AIA Australia, and the cancel and replace is being performed for an administrative reason where an alteration to the existing policy is not available, for example, to facilitate a change of ownership or correct an administrative error affecting the existing policy.
3. If you are Occupation Category D or E, Agreed Value is not available.
4. To Age 70 Benefit Period is available under Advantage Optional and PLUS Optional cover, however the enhanced benefits related to Advantage Optional and PLUS Optional will cease at the Policy Anniversary prior to your 65th birthday.
5. For 2 and 5 year benefit periods, benefit payments will cease on the earlier of the end of the 2 or 5 year benefit payment period or the anniversary of the policy Commencement Date prior to the life Insured's 65th birthday.
6. All references to benefit periods "To age 65", "To age 70" and "2 Year Benefit to Age 70" are defined as covering the Life Insured up to the Policy Anniversary prior to their 65th and 70th birthdays respectively.

Waiting Period

This table shows the Waiting Periods available under Income Protection insurance cover described in this document.

Waiting Period	Income Protection	Income Protection Accident Only	Premium cover		Type of cover			Occupation Category
			Advantage Optional[1]	PLUS Optional[1]	Indemnity	Extended Indemnity	Agreed Value	
14 Days	✓	✓	✓	✓	✓	✓	✓[2,3]	A1, A2, M, A3, A4, B1, B2, C1, C2 (excludes D & E)
30 Days	✓	✓	✓	✓	✓	✓	✓[2,3]	A1, A2, M, A3, A4, B1, B2, C1, C2, D, E
60 Days	✓	✓	✓	✓	✓	✓	✓[2,3]	A1, A2, M, A3, A4, B1, B2, C1, C2, D, E
90 Days	✓	✓	✓	✓	✓	✓	✓[2,3]	A1, A2, M, A3, A4, B1, B2, C1, C2, D, E
1 Year	✓	✓	✓	✓	✓	✓	✓[2,3]	A1, A2, M, A3, A4, B1, B2, C1, C2, D, E
2 Years	✓	✓	✓	✓	✓	✓	✓[2,3]	A1, A2, M, A3, A4, B1, B2, C1, C2, D, E

1. If you are Occupation Category E, Advantage Optional and PLUS Optional are not available for any of the Benefit Period Waiting Period options.
2. Agreed Value Income Protection insurance cover is only available if the Policy is replacing existing Priority Protection Agreed Value Income Protection insurance cover from AIA Australia, and the cancel and replace is being performed for an administrative reason where an alteration to the existing policy is not available, for example, to facilitate a change of ownership or correct an administrative error affecting the existing policy.
3. If you are Occupation Category D or E, Agreed Value is not available.

Other information

This table shows a comparison of the income protection plans described in this document across a number of specific key features.

Cover type	Definition of disability	Insured Monthly Benefit calculation	Term of cover
Income Protection and Income Protection Accident Only[1,4]	Unable to perform one or more essential income-producing duties of your usual occupation. Total Disablement – Multi Definition also available under Extended Indemnity Please refer to Total Disablement (Income Protection) and Total Disablement – Multi Definition in Section 18.1 for full definition.	Your Insured Monthly Benefit (subject to offsets) is the lesser of: • the monthly benefit stated on your Policy Schedule as the Sum Insured[2], and • up to 75%[3] of your monthly Pre-disablement Income (Indemnity) at the time of you becoming Totally or Partially Disabled.	Policy continues in accordance with its terms, subject to payment of premium, until the Expiry Date. To age 65 and To age 70 available subject to eligibility. Please refer to Section 16.1.3 for available policy expiry options and eligibility.

1. Where Income Protection Accident Only applies, cover is only provided where disablement is solely as a result of an Accidental Injury.
2. Unless otherwise disclosed to you or agreed with you. Your Insured Monthly Benefit may be adjusted by any benefit alterations the Policy Owner has effected, or as adjusted by us in accordance with the policy terms and conditions and notified to the Policy Owner such as any applicable Benefit Indexation.
3. If your monthly income exceeds $16,667, additional limits apply. See the relevant indemnity definitions in Section 18.1.
4. Please refer to Section 16.1 for more details on Income Protection and Income Protection Accident Only.

16.1 Income Protection and Income Protection Accident Only

Your insurance cover

Income Protection

This insurance cover provides you with a monthly income if you become Totally or Partially Disabled due to Injury or Sickness.

Income Protection Accident Only

This insurance cover provides you with a monthly income if you become Totally or Partially Disabled due to an Accidental Injury.

In this section

16.1.1 Benefit overview
16.1.2 Built-in Benefits
16.1.3 General terms and conditions
16.1.4 Limitations and exclusions
16.1.5 When benefit payments cease
16.1.6 When cover begins and ends

Other important information

As well as the information about insurance cover provided in this document, the PDS contains important information about holding insurance cover described in this document including when the insurance is available and how it can be structured (inside or outside superannuation).

You should read the PDS and this document in full before making a decision about the insurance cover described in this section.

Availability

- Priority Protection Income Protection and Income Protection Accident Only insurance cover detailed in this section is only available if the Policy is replacing an existing Priority Protection Income Protection insurance or Income Protection Accident Only cover from AIA Australia and the cancel and replace is being performed for an administrative reason where an alteration to the existing policy is not available, for example, to facilitate a change of ownership or correct an administrative error affecting the existing Policy.
- Priority Protection Income Protection or Income Protection Accident Only insurance cover is not available for new business policies or when an existing Income Protection or Income Protection Accident Only insurance cover with AIA Australia is being cancelled and replaced for any other reason than stated above.
- Income Protection and Income Protection Accident Only can be Stand Alone cover with optional Rider Benefits available for an additional premium.
- If your existing or replacement Income Protection cover is held inside super, you can enhance this cover by selecting a Linked Benefit (Super Extras) outside super that provides additional benefits generally not available inside super.
- Agreed Value Income Protection insurance cover is only available if the Policy is replacing an existing Priority Protection Agreed Value Income Protection insurance cover from AIA Australia.

Worldwide cover

Provides you with insurance cover anywhere in the world, 24 hours a day.

Cover type	Outside super		Inside super
Income Protection & Income Protection Accident Only	◆ Ordinary Plan	❖ Linked Benefit (Super Extras)[1]	● Superannuation Plan[1]

1. If you have chosen to structure your Income Protection or Income Protection Accident Only cover (including replacement cover) through superannuation, important information about holding insurance through superannuation, including details on Super Extras outside super, is provided in Section 9 of the PDS and Section 16.2 of this document.

Premium options

To further extend existing or replacement cover, the following options can be selected under an Ordinary Income Protection Plan, or by adding a Linked Benefit through Super Extras outside super (refer to Section 9 of the AIA Priority Protection Product Disclosure Statement for details about Linked Benefits).

- **Advantage Optional** – gives you the Specified Injury benefit and the enhanced Total and Partial Disablement – Multi Definition, which provides more flexibility in relation to the hours you work or the Income you earn whilst you are Totally or Partially Disabled.
- **PLUS Optional** – gives you the enhanced Total and Partial Disablement – Multi Definition as well as additional benefits such as Specified Injury, Crisis Recovery, No Claims Bonus and the Rehabilitation Incentive.

16.1.1 Benefit overview

Table 22 shows the benefits available under Income Protection and Income Protection Accident Only. The brief descriptions given in the Built-in Benefits table are a summary only. For the detailed terms, please refer to the relevant section noted in the table below. The benefits that apply to you will be shown on your Policy Schedule.

Table 22

Benefit availability ◆ Ordinary Plan ❖ Linked Benefit ● Superannuation Plan

Insurance cover	**Premium options**
• **Income Protection** • **Advantage Optional** • **PLUS Optional** • **Income Protection Accident Only**	• Variable age-stepped premium • Optimum

Type of cover	**Income Protection**	**Advantage Optional**	**PLUS Optional**	**Income Protection Accident Only**	**Section**
Indemnity Your Insured Monthly Benefit (subject to offsets) is the lesser of: • the monthly benefit stated on your Policy Schedule as the Sum Insured^, and • 75%^^ of your monthly Pre-disablement Income (Indemnity) at the time of you becoming Totally Disabled. Your Pre-disablement Income (Indemnity) is based on your average monthly Income either in the 12 consecutive months or in the latest financial year immediately preceding your disablement (whichever is greater). ^Unless otherwise disclosed to you or agreed with you. Your Insured Monthly Benefit may be adjusted by any benefit alterations the Policy Owner has effected, or as adjusted by us in accordance with the policy terms and conditions and notified to the Policy Owner such as any applicable Benefit Indexation. ^^If your monthly income exceeds $26,667, additional limits apply. See the Indemnity definition in Section 18.1.	◆❖●	◆❖	◆❖	◆❖●	16.1.2
Extended Indemnity Your Insured Monthly Benefit (subject to offsets) is the lesser of: • the monthly benefit stated on your Policy Schedule as the Sum Insured^, and • 75%^^ of your monthly Pre-disablement Income (Extended Indemnity) at the time of you becoming Totally Disabled. Your Pre-disablement Income for Extended Indemnity is the highest average of monthly Income in any consecutive 12-month period in the three years immediately preceding your disablement. ^Unless otherwise disclosed to you or agreed with you. Your Insured Monthly Benefit may be adjusted by any benefit alterations the Policy Owner has effected, or as adjusted by us in accordance with the policy terms and conditions and notified to the Policy Owner such as any applicable Benefit Indexation. ^^If your monthly income exceeds $26,667, additional limits apply. See the Extended Indemnity definition in Section 18.1. *Please speak to your financial adviser about the availability of this feature.	◆❖●*	◆❖	◆❖	◆❖●*	16.1.2
Agreed Value Your Insured Monthly Benefit is agreed with you based on your Income at the time your application is underwritten. The monthly benefit we pay may be subject to offsets. *You can only have Agreed Value with a Superannuation Plan where you have Super Extras outside super as a Linked Benefit. If your monthly benefit exceeds 100% of your Pre-disablement Income, the excess amount will be paid under Super Extras.	Only available where Income Protection insurance cover is replacing existing Priority Protection Agreed Value Income Protection insurance cover from AIA Australia, and the cancel and replace is being performed for an administrative reason where an alteration to the existing policy is not available, for example, to facilitate a change of ownership or correct an administrative error affecting the existing Policy.				16.1.2

Important – you should regularly review the suitability of your Sum Insured:

In the event of claim, an Indemnity based income protection policy will calculate benefits with reference to your actual Income in the 12 months, or last financial year, prior to the claim. If your Income has reduced since you originally started your policy this may mean that the benefit you receive in the event of a claim will be less than your Sum Insured. Alternatively, if your Income has increased since you originally started your policy, and you have not updated your Sum Insured to reflect this, the benefit you receive in the event of a claim will be capped by your Sum Insured and accordingly will not be reflective of the increase to your Income.

It is important therefore to regularly review the suitability of your current Sum Insured. Your financial adviser will be able to support you with this process.

Built-in Benefits	Income Protection	Advantage Optional	PLUS Optional	Income Protection Accident Only	Section
Total Disablement Pays the Insured Monthly Benefit if you meet the definition of Total Disablement. The definition is based on your duties. Payments (monthly in arrears) will commence after the Waiting Period has been met and continue until the end of the Benefit Period as long as you remain Totally Disabled. If you have Income Protection Accident Only cover, the disablement must result **solely** from Accidental Injury.	◆❖●	◆❖	◆❖	◆❖●	16.1.2
Partial Disablement Pays a proportion of the Insured Monthly Benefit if you meet the definition of Partial Disablement. Payments (monthly in arrears) will commence after the Waiting Period* has been met and continue until the end of the Benefit Period as long as you remain Partially Disabled. Under an Ordinary Plan, if you are earning less than 25% of your Pre-disablement Income while Partially Disabled during any of the first 90 days after the Waiting Period has been met, we will pay the Total Disablement monthly benefit for that month. If you have Income Protection Accident Only cover, the Partial Disablement must result **solely** from Accidental Injury. *For Occupation Categories B1, B2, C1, C2, D and E, you will need to have been Totally Disabled for part of the applicable Waiting Period.	◆❖●	◆❖	◆❖	◆❖●	16.1.2
Recurrent Disablement If you return to full-time work after payment of a disablement benefit and a disablement due to same or related cause reoccurs within 12 months, we will recommence payments on the same claim without a further Waiting Period.	◆❖●	◆❖	◆❖	◆❖●	16.1.2
Benefit Indexation[1] Automatically increases your Sum Insured each year by the higher of the CPI Increase and 3%, and adjusts your premium accordingly. You can opt out of this benefit on your application form, at the time of a policy cancellation and replacement or before a Policy Anniversary.	◆❖●	◆❖	◆❖	◆❖●	16.1.2
Premium Freeze Allows you to keep your premium the same for the following year by reducing your Sum Insured amount. You must be at least 35 years old and paying Variable age-stepped premiums.	◆❖●	◆❖●	◆❖●	◆❖●	16.1.2

1. Note: under the Superannuation Income Protection Plan, the monthly benefit may be reduced so that it does not exceed 100% of your Pre-disablement Income. The amount of such reduction can be paid under a Linked Benefit (Super Extras) if applicable.

Built-in Benefits	Income Protection	Advantage Optional	PLUS Optional	Income Protection Accident Only	Section
Waiver of Premium Waives your Income Protection premiums whilst you are being paid a Total or Partial Disablement benefit under your Income Protection cover.	◆❖●	◆❖	◆❖	◆❖●	16.1.2
Death benefit If you pass away, we will pay a lump sum equal to six times your Insured Monthly Benefit up to a maximum of $60,000.	◆❖●	◆❖	◆❖	◆❖●	16.1.2
Terminal Illness benefit If you are diagnosed with a Terminal Illness while you are receiving an Income Protection benefit we will make an advance payment of your Death benefit.	◆❖●	◆❖	◆❖	N/A	16.1.2
Rehabilitation Expenses Reimburses the cost of your participation in a pre-approved rehabilitation program, occupational services, aides, equipment and/or modifications for up to a maximum of 12 times your Insured Monthly Benefit.	◆❖	◆❖	◆❖	◆❖	16.1.2
AIDS Cover benefit This benefit provides cover if you are disabled due directly or indirectly to the Human Immunodeficiency Virus (HIV) or the Acquired Immune Deficiency Syndrome (AIDS) from any cause, first diagnosed during the term of the benefit.	◆❖●	◆❖	◆❖	N/A	16.1.2
Severity benefit Pays an additional 1/3rd of the Insured Monthly Benefit if we have been paying a benefit for more than six consecutive months after the end of the Waiting Period and, you are Totally Disabled where you cannot perform at least two Activities of Daily Living and you are in constant care of another adult.	◆❖	◆❖	◆❖	◆❖	16.1.2
Premium and Cover Pause Benefit For eligible policies, and subject to acceptance of an application, allows you to pause premiums and cover for a period of 3, 6 or 12 months in certain circumstances.	◆❖	◆❖	◆❖	◆❖	7.6*
Guaranteed Future Insurability Allows you to increase your Income Protection Sum Insured by 15% up to a maximum of $2,500 when your salary increases, without providing further evidence of your health or insurability. *Under a Superannuation Income Protection Plan, the monthly benefit cannot exceed 100% of your Pre-disablement Income.	◆❖●*	◆❖	◆❖	N/A	16.1.2
Cosmetic or Elective Surgery benefit Pays a monthly benefit if you remain Totally Disabled after the Waiting Period due to cosmetic surgery, elective surgery, or as a result of surgery to transplant an organ or bone marrow into another person. A six-month qualifying period applies.	◆❖●	◆❖	◆❖	N/A	16.1.2
Multi Definition – Total Disablement and Partial Disablement Pays a monthly benefit if you meet an enhanced definition for Total Disablement or Partial Disablement. The definition is based on your hours, duties or income. You must be in Full-time Employment and not Occupation Category E.	N/A	◆❖	◆❖	N/A	16.1.2

*Please refer to the PDS.

Built-in Benefits	Income Protection	Advantage Optional	PLUS Optional	Income Protection Accident Only	Section
Needlestick Injury benefit (Occupation Category M only) Pays a monthly benefit if your earnings are reduced due to you being accidentally infected with HIV, AIDS or Hepatitis B or C as a result of a needlestick or splash injury whilst performing duties of your normal occupation.	◆❖	◆❖	◆❖	N/A	16.1.2
Involuntary Unemployment Waiver of Premium Waives Income Protection premiums (including any Rider Benefits attached to your Income Protection cover) for up to three months if you meet the definition for Involuntary Unemployment. We will only provide this benefit once in any 12-month period.	◆	◆	◆	◆	16.1.2
Specified Injury benefit Pays the Insured Monthly Benefit in advance for a specified period if you suffer one of the listed Specified Injuries regardless of your Waiting Period.	N/A	◆❖	◆❖	N/A	16.1.2
Crisis Recovery benefit If you are diagnosed with a listed Crisis Event and you survive for 14 days, we will pay a lump sum equal to six times your Insured Monthly Benefit or you can elect to receive the payment in monthly instalments.	N/A	N/A	◆❖	N/A	16.1.2
Bed Confinement benefit Pays 1/30th of your Insured Monthly Benefit for each day during the Waiting Period that you are Totally Disabled, confined to a bed or hospitalised, and require full-time care of a registered nurse (as confirmed as a medical requirement by your Medical Practitioner). You must be confined to a bed or hospitalised for more than three days during the Waiting Period. This benefit is payable until the end of the Waiting Period up to a maximum of 90 days.	N/A	N/A	◆❖	N/A	16.1.2
Accommodation benefit Reimburses accommodation costs for your immediate family members if you are Totally Disabled and confined to a bed or hospitalised more than 100 kms from home (up to $250 per day for up to 30 days in any 12-month period).	N/A	N/A	◆❖	N/A	16.1.2
Family Care benefit Pays up to an additional 50% of your Insured Monthly Benefit for up to three months after the end of the Waiting Period if you are Totally Disabled and totally dependent on an immediate family member looking after you and as a result their monthly income is reduced.	N/A	N/A	◆❖	N/A	16.1.2
Home Care benefit Reimburses home care costs for the lesser of $150 a day or 100% of your Insured Monthly Benefit after the end of your Waiting Period, if you are Totally Disabled and totally dependent on professional home care. This benefit is not paid if you are already receiving a Family Care or Accommodation benefit.	N/A	N/A	◆❖	N/A	16.1.2
No Claim Bonus Increases your Insured Monthly Benefit at no additional cost to you for up to 12 months whilst on claim if you have not made a claim in at least three years. This benefit is payable only once per policy.	N/A	N/A	◆❖	N/A	16.1.2

Built-in Benefits	Income Protection	Advantage Optional	PLUS Optional	Income Protection Accident Only	Section
Relocation benefit Reimburses the cost of a single standard economy airfare to Australia up to three times your Insured Monthly Benefit, if you are Totally Disabled for over 90 days while you are outside of Australia.	N/A	N/A	◆❖	N/A	16.1.2
Rehabilitation Incentive benefit Pays a lump sum if you return to Full-time Employment for six consecutive months after attending an approved rehabilitation program.	N/A	N/A	◆❖	N/A	16.1.2

Rider Benefits – optional benefits at an additional cost	Income Protection	Advantage Optional	PLUS Optional	Income Protection Accident Only	Section
Day 1 Accident benefit	◆❖●	◆❖	◆❖	◆❖●	17.1
Claim Escalation benefit	◆❖●	◆❖	◆❖	◆❖●	8.14*
Income Protection Lump Sum benefit**	◆❖	◆❖	◆❖	N/A	17.2
Carer's Allowance benefit	◆❖	◆❖	◆❖	◆❖	17.3
Retirement Optimiser	◆❖●	◆❖	◆❖	◆❖●	17.4
Business Expenses benefit	◆	◆	◆	N/A	6.1*

*Please refer to the PDS.
**Income Protection Lump Sum benefit is only available when replacing an existing Policy including this benefit.

16.1.2 Built-in Benefits

This section sets out the terms and conditions of any Built-in Benefits that apply specifically to Income Protection and Income Protection Accident Only as indicated in Table 22. Each benefit is subject to the general terms and conditions, limitations and terms around when cover begins and ends set out in Sections 16.1–6 and Section 10.2 of the AIA Priority Protection Product Disclosure Statement.

The rest of the benefits listed in Table 22 are not specific to Income Protection or Income Protection Accident Only and can apply to other insurance cover offered through the PDS. For information about those benefits, please refer to the PDS sections indicated in the table.

1. Type of cover

Insured Monthly Benefit – Indemnity and Extended Indemnity

Your Insured Monthly Benefit (subject to applicable claim offsets) is the lesser of:

- your monthly benefit stated on the Policy Schedule^, and
- 75%^^ of your monthly Pre-disablement Income (Indemnity/Extended Indemnity) at the time of becoming Totally Disabled.

^Unless otherwise disclosed to you or agreed with you. Your Insured Monthly Benefit may be adjusted by any benefit alterations the Policy Owner has effected, or as adjusted by us in accordance with the policy terms and conditions and notified to the Policy Owner such as any applicable Benefit Indexation.

^^75% of your monthly Pre-disablement Income (Indemnity/Extended Indemnity) is calculated as follows:

- 75% of the first $26,667 of your monthly Pre-disablement Income (Indemnity/Extended Indemnity) at the start of the Total Disablement
- plus 50% of the next $20,000 of your monthly Pre-disablement Income (Indemnity/Extended Indemnity),
- plus 20% of the next $150,000 of your monthly Pre-disablement Income (Indemnity/Extended Indemnity).

See Section 18.1 for the Indemnity and Pre-disablement Income (Indemnity/Extended Indemnity) definitions.

Note: under the Superannuation Income Protection Plan, the monthly benefit may be reduced so that it does not exceed 100% of your Pre-disablement Income. The amount of such reduction can be paid under a Linked Benefit (Super Extras) outside super if applicable.

Insured Monthly Benefit – Agreed Value

Your Insured Monthly Benefit is agreed with you based on your Income at the time your application is underwritten. The monthly benefit we will pay may be subject to claim offsets (see Section 16.1.4).

The amount of financial evidence that you will be reasonably required to provide on your Income at time of claim is based on whether your Agreed Value cover is 'Verified', 'Unverified' or 'Partially Verified' financially. The type of Agreed Value cover that you hold will be shown on your Policy Schedule.

For further details on the Insured Monthly Benefit calculation where Agreed Value cover is held, see the Agreed Value definition in Section 18.1.

Agreed Value is only available with a Superannuation Plan where you have Super Extras as a Linked Benefit attached to a separate Policy outside super. If your monthly benefit amount exceeds 100% of your Pre-disablement Income, the amount of the excess will be paid under Super Extras.

Pre-disablement Income – Indemnity

Your Pre-disablement Income for Indemnity is the greater of your average monthly Income for:

- the 12 consecutive months immediately preceding the commencement of disablement, and
- the latest financial year immediately preceding the commencement of disablement.

Pre-disablement Income – Extended Indemnity

Your Pre-disablement Income for Extended Indemnity is your highest average of monthly Income in any consecutive 12-month period in the three years immediately prior to you becoming Totally Disabled.

2. Total Disablement

Occupation Categories – A1, A2, M, A3, A4

If you are:

- continuously disabled (either Totally Disabled or Partially Disabled) for the duration of the Waiting Period, and
- Totally Disabled from the end of the Waiting Period,

a Total Disablement monthly benefit is payable provided you meet the Total Disablement definition that applies to you at the end of the Waiting Period.

The monthly benefit will continue to be paid throughout your selected Benefit Period as long as you continue to meet the relevant Total Disablement definition. Claim offsets and limitations may apply (see Section 16.1.4).

Occupation Categories – B1, B2, C1, C2, D and E

If you are:

- Totally Disabled for at least seven out of 12 consecutive days during the Waiting Period
- continuously disabled (either Totally Disabled or Partially Disabled) for the balance of the Waiting Period, and
- Totally Disabled from the end of the Waiting Period,

a Total Disablement monthly benefit is payable provided you meet the Total Disablement definition that applies to you at the end of the Waiting Period.

The monthly benefit will continue to be paid throughout your selected Benefit Period as long as you continue to meet the relevant Total Disablement definition. Claim offsets and limitations may apply (see Section 16.1.4).

All Occupation Categories

You can return to work at any time during the Waiting Period without the Waiting Period recommencing, provided you meet the requirements listed in the Waiting Period definition (see Section 18.1). These requirements are based on your Occupation Category and the Waiting Period selected.

If Income Protection Accident Only cover applies, you will only receive a Total Disablement monthly benefit where your disablement results **solely** due to an Accidental Injury.

The benefit is calculated on a daily basis and paid monthly in arrears.

3. Partial Disablement

Occupation Categories – A1, A2, M, A3, A4

If you are:

- continuously disabled (either Totally Disabled or Partially Disabled) for the duration of the Waiting Period, and
- Partially Disabled from the end of the Waiting Period,

a Partial Disablement monthly benefit is payable provided you meet the Partial Disablement definition that applies to you.

The monthly benefit will continue to be paid throughout your selected Benefit Period as long as you continue to meet the relevant Partial Disablement definition. Claim offsets and limitations may apply (see Section 16.1.4).

Occupation Categories – B1, B2, C1, C2, D and E

If you are:

- Totally Disabled for at least seven out of 12 consecutive days during the Waiting Period
- continuously disabled (either Totally Disabled or Partially Disabled) for the balance of the Waiting Period, and
- Partially Disabled from the end of the Waiting Period,

a Partial Disablement monthly benefit is payable provided you meet the Partial Disablement definition that applies to you.

The monthly benefit will continue to be paid throughout your selected Benefit Period as long as you continue to meet the relevant Partial Disablement definition. Claim offsets and limitations may apply (see Section 16.1.4).

All Occupation Categories

You can return to work at any time during the Waiting Period without the Waiting Period recommencing, provided you meet the requirements listed in the Waiting Period definition (see Section 18.1). These requirements are based on your Occupation Category and the Waiting Period selected.

If Income Protection Accident Only cover applies, you will only receive a Partial Disablement monthly benefit where your disablement results **solely** due to an Accidental Injury.

Where you hold Income Protection cover under an Ordinary Plan and you are earning 25% or less of your Pre-disablement Income during any of the first three months immediately after the end of the Waiting Period, we will pay the Total Disablement benefit for that period. This does not apply where you hold Income Protection cover under a Superannuation Plan.

To calculate your initial monthly benefit payment we take into account a number of factors including your Pre-disablement Income and your Insured Monthly Benefit. For further details on the monthly benefit calculation for Partial Disablement, see the Partial Disablement – Income Protection Capability Clause definition in Section 18.1. The benefit is calculated on a daily basis and paid monthly in arrears.

The amount of benefit payable in a month may be reduced for any claim offsets.

4. Recurrent Disablement

We will waive the Waiting Period and recommence benefit payments immediately if:

- you return to full-time work after payment of a Total Disablement or a Partial Disablement benefit, and
- you suffer the same or a related Injury or Sickness (Income Protection benefit), or you suffer from the same Accidental Injury (Income Protection Accident Only benefit) within 12 months of returning to work on a full-time basis.

The claim will be treated as a continuation of the most recent claim and will be payable for up to the balance of the Benefit Period.

Any recurrence of Total Disablement or Partial Disablement occurring more than 12 months after returning to work on a full-time basis will be subject to a new Waiting Period and a new Benefit Period.

5. Waiver of Premium

If a Total Disablement or Partial Disablement benefit is payable for either Income Protection or Income Protection Accident Only, we will:

- Waive the premiums that you would otherwise pay for this benefit, or reimburse you for such premiums paid (including any Rider Benefits attached to your Income Protection cover) until the end of the Benefit Period or until the date the Total Disablement or Partial Disablement ceases (whichever occurs first), and
- Reimburse you for premiums that you paid during the Waiting Period for this benefit.

Where your Policy is held within superannuation, any premiums paid for the Policy will be reimbursed to the trustee of the relevant fund. Where your Policy is held within a risk-only division of a superannuation fund, you will need to nominate details of an account in a complying superannuation fund to which the trustee can roll-over any reimbursement. If no nomination is made to the trustee of the Scheme the monies will be transferred to the ATO.

If you selected Benefit Indexation, this will continue whilst premiums are being Waived.

For the avoidance of doubt, the Income Protection Waiver of Premium benefit does not waive premiums for other Plans on your Policy.

Premium payments must recommence from the date on which the Waiving of premium ceases.

Please refer to the definition of Waive in Section 18.1.

6. Death benefit

If you pass away whilst the Income Protection Plan is in force, we will pay a lump sum benefit of six times your Insured Monthly Benefit up to a maximum of $60,000.

7. Terminal Illness benefit

If you are on claim and you are diagnosed with a Terminal Illness we will make an advance payment of the full Death benefit. We will pay this benefit once only.

If we make an advance payment for Terminal Illness, we will not pay the Death benefit again.

We will pay this benefit for Terminal Illness in addition to any other benefits payable whilst you are on claim.

8. Rehabilitation Expenses

We will pay the costs of your participation in a rehabilitation program approved by us that is part of a structured return to work program and is necessary to assist in your rehabilitation back to work following your Illness or Sickness.

We will pay this benefit for the following types of programs:

- graded exercise programs
- wellness programs
- business coaching
- graded return-to-work programs
- modification of work environments
- work-related counselling
- career advice and redirection
- re-skilling or retraining
- the supply of ergonomic equipment
- other types of programs which we approve from time to time.

However, we will not reimburse costs of participating in any program where the relevant program:

- involves 'treatment' as defined by the Life Insurance and Health Insurance Acts
- provides ongoing services that do not have the specific and stated objective of leading to an increase in function
- does not have the primary purpose of returning you to paid employment
- does not have goals incorporated into the plan that can be measured; or
- is of a type ordinarily engaged in for general health and wellbeing.

We recommend you seek our approval of the program prior to your participation otherwise there is the risk that you'll be out of pocket for the costs incurred. We won't unreasonably delay letting you know whether or not we'll reimburse you for the proposed rehabilitation program.

This benefit also covers the reimbursement of occupational services, aides, equipment and/or modifications that are considered necessary as part of the structured return to work program. These expenses must be approved by us and are limited to the maximum benefit of 12 times the Insured Monthly Benefit.

This benefit is payable in addition to any other benefit paid.

We will not pay this benefit for expenses that are reimbursed from any other source.

9. Severity benefit

If we have been paying a benefit for more than six consecutive months after the Waiting Period, we will pay an additional 1/3rd of your Insured Monthly Benefit until the end of the Benefit Period if you are:

- Totally Disabled to the extent that you cannot perform at least two Activities of Daily Living, and
- under the constant care and supervision of another adult.

We will make this payment as long as you continue to be Totally Disabled to the extent that you are unable to perform at least two of the Activities of Daily Living.

Payment will be subject to re-assessments, based on medical evidence that you require ongoing continuous care and supervision by another adult.

The sum of the Total Disablement and Severity benefit cannot exceed $30,000 per month, and claim offsets may apply.

10. Cosmetic or Elective Surgery benefit

We will pay a Total Disablement benefit if you become Totally Disabled and remain Totally Disabled after the Waiting Period as a result of:

- cosmetic surgery,
- other elective surgery, or
- surgery to transplant an organ or bone marrow from you into the body of another person.

This benefit does not apply if the surgery or transplant takes place within six months of the Income Protection benefit commencing, being reinstated, or increased (but only in relation to the increased amount). In the case of a policy which has been cancelled and replaced, the six month period will start from the date of the original policy commencement.

Normal post-surgery recovery is not considered to be Total Disablement for the purposes of this benefit.

No benefit will be paid for normal post-surgery recovery.

In all cases the surgery must be performed by an appropriately qualified Doctor.

11. Multi Definition (Total Disablement and Partial Disablement)

Your claim will be assessed under either:

- Total Disablement – Multi Definition, or
- Partial Disablement – Multi Definition.

You must meet our definition of Full-time Employment, and not be Occupation Category E.

These enhanced definitions provide more flexibility, for example in relation to the hours you can work or the Income you earn whilst you are Partially or Totally Disabled.

Please refer to Section 18.1 for the terms and conditions that apply.

12. Needlestick Injury benefit

Only Occupation Category M is eligible for this benefit.

We will pay a Needlestick Injury benefit if, because of a needlestick injury or a splash injury occurring during the course of carrying out the duties of your normal occupation:

- you become infected with Human Immunodeficiency Virus (HIV), the Acquired Immune Deficiency Syndrome (AIDS), Hepatitis B or Hepatitis C, and
- as a result of infection, you experience a reduction in your earnings, including if your relevant licensing body advises you to cease work or if you have disclosed this infection to your patients.

We will pay this benefit following the Date of Loss (Needlestick) once the Waiting Period (Needlestick) shown on your Policy Schedule expires.

Date of Loss (Needlestick) is determined as the date that sero-conversion takes place, that is, the date on which you are diagnosed as HIV positive, Hepatitis B positive or Hepatitis C positive.

Needlestick Injury benefit payable

To calculate the Needlestick Injury benefit payable we take into account a number of factors including your Pre-Needlestick Injury Income and your Insured Monthly Benefit.

The amount of benefit payable in a month may be reduced for any claim offsets.

For further details on how the monthly benefit is calculated for Needlestick Injury, see the Needlestick Injury Benefit Calculation definition in Section 18.1.

Limitations

- Infection caused by an intentional self-inflicted act, sexual activity or recreational intravenous drug use is specifically excluded.
- This benefit is only available to you if you are Occupation Category M and are working in a medical or allied occupation at the time of the injury.
- Any injury giving rise to a potential claim must be reported to your relevant licensing body within 30 days and be supported by a negative HIV, Hepatitis B or Hepatitis C antibody test taken within seven days after the injury.
- Sero-conversion evidence of the HIV, Hepatitis B or Hepatitis C infection must occur within six months of the injury.
- We must be given access to test independently all blood samples used, if required.
- We retain the right to take further independent blood tests or other medically accepted HIV tests.
- The Needlestick Injury benefit does not cover any disease, sickness or incapacity other than the occupationally acquired infection of you with HIV, Hepatitis B or Hepatitis C whilst performing the duties of your normal occupation.
- Cover for the Needlestick Injury benefit will not apply where a cure for HIV, AIDS, Hepatitis B or Hepatitis C has become available to the Life Insured before the accident giving rise to a claim.

- The Needlestick Injury benefit is not payable in conjunction with the Accidental HIV Infection Crisis Event under the Crisis Recovery benefit, or the Occupationally Acquired Hepatitis B or Hepatitis C Infection under the PLUS Optional benefit.

13. Involuntary Unemployment Waiver of Premium

Where you are the Life Insured and Policy Owner, we will Waive your Income Protection premiums (including any Rider Benefits attached to your Income Protection cover) for a period of up to three months if you become involuntarily unemployed, and suitable evidence is provided to us that shows you meet the definition of Involuntary Unemployment as set out in Section 18.1. Your cover will not cease during this period.

The Involuntary Unemployment needs to have occurred within three months of you contacting us to utilise the Involuntary Unemployment Waiver of Premium feature.

After this benefit has been claimed once, we will not provide the benefit again unless you return to Full-time Employment for at least 12 consecutive months and you are then able to satisfy our definition of Involuntary Unemployment again.

We will only Waive premiums under this feature once for up to three months in any 12-month period.

The Policy must be in-force for a minimum of 12 months from commencement or latest reinstatement date. You must be less than 60 years old at the time of utilising the waiver (in the case of a policy which has been cancelled and replaced, the 12 month period will start from the date of the original policy commencement).

You must be able to provide reasonable evidence of Involuntary Unemployment that we may reasonably request and meet certain conditions, including that you are both the Life Insured and the Policy Owner. The Involuntary Unemployment Waiver of Premium feature will cease if you return to work within three months.

14. Specified Injury benefit

The Specified Injury benefit is payable if you suffer one of the Listed Events below as a result of an Injury. We will pay the Insured Monthly Benefit for the payment period applicable to the relevant Listed Event, as set out in the table below. The payment period commences on the date of Injury, even if you are not disabled (either Totally Disabled or Partially Disabled) and applies irrespective of your Waiting Period.

Where you are disabled during the Specified Injury benefit payment period, the benefit will be paid instead of any Total Disablement, Partial Disablement, Bed Confinement or Day 1 Accident benefit otherwise payable in respect of that period.

If you are eligible to claim a Crisis Recovery benefit at the same time as a Specified Injury benefit, we will only pay the benefit with the longest payment period.

If we pay the Specified Injury benefit and you continue to be disabled (either Totally Disabled or Partially Disabled) as a result of the same Listed Event, Total Disablement or Partial Disablement benefits (as applicable) will be paid from the later of the end of the:

- Specified Injury benefit payment period; and
- Waiting Period.

Where the Benefit Period is two or five years, payment of the Specified Injury benefit will reduce your Benefit Period. Where your Benefit Period (after any reduction, if applicable) is shorter than the payment period applicable in relation to the relevant Listed Event, the payment period will be reduced accordingly.

If you suffer another Listed Event during the payment period, we will continue to pay for the balance of the original payment period or the new payment period, whichever is the longer, and no Total Disablement, Partial Disablement, Bed Confinement or Day 1 Accident benefit will be paid in respect of that period.

Listed Event	**Payment period (months)**
Paralysis (total and permanent)	60*
Loss^ of:	
• both feet or both hands or sight in both eyes	24*
• any two of a foot, a hand and sight in one eye	24*
• one leg or one arm	18
• one foot or one hand	12
• sight in one eye	12
• the thumb and index finger of one hand	6
Fracture# of the:	
• thigh (femur)	3
• pelvis	3
• leg (below the knee and above the ankle joint – tibia and/or fibula)	2
• knee cap (patella)	2
• upper arm (humerus)	2
• shoulder bone (scapula)	2
• jaw (maxilla and/or mandible)	2
• skull (excluding bones of the nose and face)	2
• forearm (above the wrist joint – radius and/or ulna)	1.5
• collarbone (clavicle)	1.5
• ankle joint	1
• wrist joint	1
• heel (calcaneus)	1
Or the balance of the Benefit Period if less.	

*If you have selected a two-year Benefit Period, claim payments will cease at the end of the Benefit Period, for example, payments for an Injury that resulted in Paralysis would end after 24 months, not 60 months as shown in the table.

^ 'Loss' means the total and permanent loss of:

- the use of the hand from the wrist or the foot from the ankle joint
- the use of the arm from the elbow or the leg from the knee joint
- the use of the thumb and index finger from the first phalange joint, or
- the sight (to the extent of 6/60 or less) in the eye.

'Fracture' means any bone fracture, evidenced by imaging studies, requiring the application of a plaster cast or an immobilising device as considered appropriate and necessary by your Medical Practitioner. Immobilisation is not required for fracture of the skull where it is not considered medically appropriate or necessary.

15. Crisis Recovery benefit

The Crisis Recovery benefit is payable if you are diagnosed with a Crisis Event listed as covered in the table below and survive for 14 days following that diagnosis. The Crisis Recovery benefit payment period is six months commencing on the date of diagnosis and the total benefit payable is equal to six times your Insured Monthly Benefit. You can choose to receive the payment as a lump sum or in equal monthly instalments.

The benefit, whether taken as a lump sum or in instalments, will be paid even if you are not disabled (either Totally Disabled or Partially Disabled) and applies irrespective of your Waiting Period. Where you are disabled during the Crisis Recovery benefit payment period, the benefit will be paid instead of any Total Disablement, Partial Disablement, Bed Confinement or Day 1 Accident benefit otherwise payable in respect of that period.

If you are eligible to claim a Specified Injury benefit at the same time as a Crisis Recovery benefit, we will only pay the benefit with the longest payment period.

If we pay the Crisis Recovery benefit and you continue to be disabled (either Totally Disabled or Partially Disabled) as a result of the same Crisis Event, Total Disablement or Partial Disablement benefits (as applicable) will be paid from the later of the end of the:

- Crisis Recovery benefit payment period; and
- Waiting Period.

Where the Benefit Period is two or five years, payment of the Crisis Recovery benefit will reduce your Benefit Period.

Crisis Events covered

- Accidental HIV Infection*
- Aplastic Anaemia
- Alzheimer's Disease or Dementia with significant cognitive impairment
- Bacterial Meningitis with serious functional impairment
- Benign Brain or Spinal Cord Tumour with serious functional impairment*#
- Blindness
- Cancer*#
- Cardiac Arrest
- Cardiomyopathy with permanent and serious impairment
- Coma
- Coronary Artery Angioplasty*#
- Coronary Artery Bypass Surgery*
- End Stage Kidney Failure
- End Stage Liver Failure
- End Stage Lung Failure
- Heart Attack*
- Heart Valve Surgery
- Intensive Care
- Loss of Hearing
- Loss of Independence
- Loss of Use of Limbs and/or Sight*#
- Loss of Speech (complete and irrecoverable)
- Major Burns of specified severity
- Major Head Trauma with serious functional impairment
- Major Organ Transplant*
- Motor Neurone Disease
- Multiple Sclerosis
- Muscular Dystrophy
- Occupationally Acquired Hepatitis B or Hepatitis C Infection
- Other Serious Coronary Artery Disease
- Paralysis (total and permanent)
- Parkinson's Disease
- Pneumonectomy
- Pulmonary Arterial Hypertension (Primary) with serious functional impairment*
- Severe Diabetes*
- Severe Rheumatiod Arthritis (failed conventional DMARDs and one bDMARD)
- Stroke (acute) with serious functional impairment*
- Surgery to the Aorta*
- Terminal Illness*
- Viral Encephalitis with serious functional impairment

*90-day qualifying period applies

#You will only be deemed to have suffered this Crisis Event where the criteria for payment of 100% of the Sum Insured is met in accordance with the definition in Section 12.2 of the PDS.

Proof of positive diagnosis required

We must receive written confirmation from a Medical Practitioner and/or a legally qualified pathologist to enable us to pay your claim under the Crisis Event. Please refer to Section 4.2 for detailed information about what we require before we can assess a claim.

Qualifying period

A Crisis Recovery benefit is not payable if the Crisis Event first occurs or is first diagnosed or investigated, or the symptoms are reasonably apparent within three months after this benefit commences, is reinstated or increased (but only in relation to the increased amount). The Crisis Events with this Qualifying Period are noted with an asterisk (*) symbol in the table above.

In the case of a policy which has been cancelled and replaced, the 3 month period will start from the date of the original policy commencement.

Limitations

Once the Crisis Recovery benefit has been paid for one of the listed Crisis Events, we will not pay for a second Crisis Event that is related to, or caused by, the medical condition resulting in any previous claim under the Crisis Recovery benefit.

The Crisis Recovery benefit does not cover any disease, sickness or incapacity other than the Crisis Events listed in the table above and defined in Section 12.2, which occur during the period the Crisis Recovery benefit remains in force.

Accidental HIV Infection and Occupationally Acquired Hepatitis B or Hepatitis C Infection Crisis Events are not payable in conjunction with each other.

If you suffer more than one Crisis Event at the same time, we will only pay you for one Crisis Event.

16. Bed Confinement benefit

We will pay 1/30th of your Insured Monthly Benefit for each day during the Waiting Period that you are Totally Disabled, confined to bed or hospitalised, and requiring the full-time care of a registered nurse (as confirmed in writing as a medical requirement by a Medical Practitioner).

We will pay the benefit after you have been confined to bed or hospitalised for more than three days until the end of the Waiting Period up to a maximum of 90 days.

The Medical Practitioner and the nurse cannot be the Life Insured, the Policy Owner, a family member, a business partner, or an employee or employer of either the Life Insured or the Policy Owner.

The Bed Confinement benefit will not be paid if you are receiving the Day 1 Accident benefit or the Specified Injury benefit or the Crisis Recovery benefit under PLUS Optional.

17. Accommodation benefit

We will pay up to $250 a day for up to 30 days in any 12-month period if:

- you become Totally Disabled, and
- you are more than 100 kilometres from home, or on the advice of a Medical Practitioner, you travel to a place more than 100 kilometres from home.

The Accommodation benefit will assist an immediate family member with the costs of accommodation to be near you provided you are confined to a bed or hospitalised.

18. Family Care benefit

We will pay a monthly benefit if as a result of Total Disablement:

- you are totally dependent on an immediate family member for your essential everyday needs such as feeding, dressing and bathing, and
- consequently your immediate family member's monthly income is reduced as a result of looking after you.

We will pay the lesser of the immediate family member's reduction in pre-tax monthly Income or 50% of the Insured Monthly Benefit, for up to 90 days, starting from the end of the Waiting Period.

19. Home Care benefit

We will pay this benefit after the Waiting Period, if you are:

- Totally Disabled
- confined to or near a bed other than in a hospital or a similar institution that provides nursing care, and
- totally dependent on a paid professional home carer (excluding relatives and immediate family members).

We will reimburse the lesser of $150 a day or 100% of your Insured Monthly Benefit, for up to six months, to help cover the cost provided you remain totally dependent upon the professional home carer.

This benefit will not be paid if you are already receiving the Family Care benefit or the Accommodation benefit.

20. No Claim Bonus

We will reward your claim-free years with a 'no claim bonus' that will increase your Insured Monthly Benefit by the percentage shown below.

Claim-free years	Bonus
3	5%
4	10%
5 or more	15%

The increased benefit will be paid for up to 12 months while claim payments are being made.

This benefit is only payable once per policy.

21. Relocation benefit

If you become Totally Disabled for over three months while travelling or residing outside of Australia, we will reimburse you for the lesser of the cost of a single standard economy airfare to Australia via the most direct route available, or three times your Insured Monthly Benefit.

The amount of this benefit will be reduced by any other reimbursements to which you are entitled in respect of the transportation, such as benefits provided by private medical and health insurance and travel insurance.

22. Rehabilitation Incentive benefit

We will pay a benefit of three times your Insured Monthly Benefit if you return to paid Full-time Employment after attending a rehabilitation program that is part of a structured return to work program that is reasonably necessary to assist in your rehabilitation back to work following your Illness or Sickness, or is otherwise approved by us, and you remain in paid Full-time Employment for six consecutive months. We will pay this benefit once only.

We will pay this benefit where you participated in the following types of programs:

- graded exercise programs
- wellness programs
- business coaching
- graded return-to-work programs
- modification of work environments
- work-related counselling
- career advice and redirection
- re-skilling or retraining
- the supply of ergonomic equipment
- other types of programs which we approve from time to time.

However, we will not pay this benefit where the relevant program:

- involves 'treatment' as defined by the Life Insurance and Health Insurance Acts
- provides ongoing services that do not have the specific and stated objective of leading to an increase in function
- does not have the primary purpose of returning you to paid employment
- does not have goals incorporated into the plan that can be measured; or
- is of a type ordinarily engaged in for general health and wellbeing.

We recommend you seek our approval of the program prior to your participation otherwise there is the risk that you will not receive this benefit. We won't unreasonably delay letting you know whether or not we approve the program for the purpose of this benefit.

23. AIDS Cover benefit

This benefit provides cover if you are disabled due directly or indirectly to the Human Immunodeficiency Virus (HIV) or the Acquired Immune Deficiency Syndrome (AIDS) from any cause, first diagnosed during the term of the benefit.

We may require you to undergo an HIV test at the time of application for new or increased cover to ensure that you are not HIV positive at the commencement of the benefit. This does not apply to the cancellation and replacement of an existing policy.

This benefit is not available under Income Protection Accident Only.

24. To age 70 Benefit Period

The Rider benefits available under this benefit are:

- Claim Escalation[1]
- PLUS Optional (under Super Extras)
- Advantage Optional (under Super Extras)
- Day 1 Accident[1]
- Income Protection Lump Sum (under Super Extras)
- Carer's Allowance (under Super Extras)
- Retirement Optimiser[2]
- Business Expenses (under an Ordinary Plan)

Not all of the above benefits will continue to be available until the Policy Anniversary prior to Age 70. Benefits will cease as per the Expiry Date stated in each benefit section.

1. Under a Superannuation Income Protection Plan, the monthly benefit cannot exceed 100% of your Pre-disablement Income.
2. Under a Superannuation Income Protection Plan the total of the Income Protection or Income Protection Accident Only monthly benefit and the Retirement Optimiser monthly benefit cannot exceed 100% of your Pre-disablement Income. These benefits will be reduced by the same proportion if necessary to comply with this rule.

25. Benefit Indexation

If your cover includes Benefit Indexation, we will automatically increase the applicable Sum Insured or Insured Monthly Benefit at the Policy Anniversary each year by the higher of the CPI Increase and 3%.

For policies with a Variable age-stepped premium structure, the premium will be adjusted according to your age at the time of the increase. The same applies to Optimum premium structures during the 'Variable age-stepped premium' phase.

For policies with Variable premium or Term Level premium structures, the premium will be adjusted according to your age at the time the benefit commenced, provided that the benefit was not subsequently cancelled. The same applies to Optimum premium structures during the 'Variable premium' phase. At the end of the Term Level initial term, premiums will convert to 'Variable age-stepped premiums' and indexation increases will be adjusted to allow for the higher Sum Insured and your age at that time.

You can opt out of Benefit Indexation increases either on your application form, at the time of a policy cancellation and replacement or by contacting us before your Policy Anniversary. If you opt out one year, we will still offer you the automatic increase the following year. If you wish to stop all increases occurring in the future, you will need to advise us in writing.

If a Benefit Indexation increase has been applied and you do not wish to accept the increase, you will need to advise us in writing within one month after the Policy Anniversary date at which the increase became effective.

Benefit Indexation will cease at the earliest of:

- the Policy Anniversary on or prior to your 70th birthday, and
- the Expiry Date of the benefit.

Benefit Indexation will not be offered when Premium Freeze is in force.

Benefit reductions

Under Superannuation Income Protection Plans, the Insured Monthly Benefit may be reduced so that it does not exceed 100% of your Pre-disablement Income. The amount of the reduction can be paid under a Linked Benefit (Super Extras) outside super, if applicable.

26. Guaranteed Future Insurability

Guaranteed Future Insurability is a Built-in Benefit to Income Protection and Income Protection Accident Only. It provides you with an option to increase your Income Protection Sum Insured without supplying further evidence of your health or insurability, whenever you receive a permanent increase in your salary package.

Type of event	Sum Insured increase
Increase in your salary package (either at your current employer or a new employer)	The lesser of: • 15% of the Insured Monthly Benefit (after the addition of any Benefit Indexation increases since the commencement of the Income Protection benefit*, and • $2,500 The Sum Insured increase applies to Income Protection insurance cover.

*In the case of a policy which has been cancelled and replaced, this will include increases since the commencement of the original Policy.

Limitations

You must apply for the increase in the Income Protection Sum Insured within the first 60 days after the permanent increase in your salary package (either at your current employer or a new employer). We will require reasonable proof of the event, e.g, a letter from your employer confirming your new salary package. Increases in your salary package due to temporary secondments are excluded.

To be eligible for this option, the following applies:

- you must be 50 years old or younger at the commencement of the Income Protection benefit (in the case of a policy which has been cancelled and replaced, this will relate to your age at the commencement of the original policy)
- you must meet our definition of Employee (not self-employed) at the time you apply to exercise the option, and

- we accepted your original application for insurance cover on standard terms without any policy loadings/exclusions or other policy restrictions (any increase under the Salary Increase Benefit will also be on standard terms).

The option can be exercised once only within any 12-month period, and only if:

- you have not made a claim or intend to make a claim on any life insurance policy with income protection issued by us or any other insurer, at the time of the request to exercise the option
- you are under 55 years of age at the time of the request to exercise the option, and
- the Sum Insured under all income protection benefits with us and other insurers is less than the maximum Sum Insured allowed under the Policy for you.

The total Income Protection Sum Insured, after any increase, cannot exceed 75% of the first $26,667 of your monthly Income at the time of the increase, plus 50%* of the next $20,000 of your monthly Income at the time of the increase.

Under a Superannuation Income Protection Plan, the monthly benefit payable cannot exceed 100% of your Pre-disablement Income.

The total of all increases in the Sum Insured cannot exceed the initial Sum Insured. For example, if you selected a Sum Insured of $5,000 when cover originally commenced, you cannot increase the Sum Insured amount under the Guaranteed Future Insurability benefit by more than $5,000.

27. Premium Freeze

At each Policy Anniversary, you can choose to pay the same premium for the next Policy year as you paid for the previous Policy year. To exercise this option you must be at least 35 years old and paying Variable age-stepped premiums.

If you select Premium Freeze, the Sum Insured on the cover will be decreased the next Policy year to match the premium you paid in the previous Policy year.

Continuing to freeze premiums

When Premium Freeze is in place, you will still need to notify us in writing at least 30 days before each Policy Anniversary if you wish to continue to freeze premiums. If you do not notify us, your premium will increase in accordance with your age.

Limitations

When the Premium Freeze option is exercised, any Benefit Indexation will cease and you will not be able to exercise any of the Guaranteed Future Insurability options outlined in this section.

Premium Freeze does not apply to Term Cover, Accidental Death, Forward Underwriting or Business Safeguard Forward Underwriting.

Premium Freeze does not apply where premiums do not increase in the following year.

16.1.3 General terms and conditions

Sum Insured limits

In determining the maximum monthly benefit, we consider the benefits payable to you under any other income protection or business expenses policy that is in force or you have applied for. If any such benefits are not disclosed to us at the time of a application for new cover or to increase your existing cover, we may reduce the amount of the Insured Monthly Benefit otherwise payable if a claim occurs.

Maximum monthly benefit for Income Protection only

	Occupation Categories					
Benefit Period	**A1, A2, M, A3, A4**	**B1, B2, C1, C2**	**D**	**E**	**Home Duties**	**Conditions**
• 2 Years[1] • 5 Years[1] • To Age 65[1] • To Age 70[1,2]	$30,000 per month[3,4]	$25,000 per month[3]	$15,000 per month[3]	$10,000	N/A	1. Available under Income Protection, Income Protection Accident Only, Advantage Optional and PLUS Optional and Income Protection CORE. 2. To Age 70 Benefit Period is only available for Occupation Categories A1, A2, M, A3, A4. 3. Maximum limit applies to the total sums insured for income protection with us and other insurers. 4. Not available to all occupations – speak to your financial adviser for more information.

	Occupation Categories		
Benefit Period	**A1, A2, M, A3, A4**	**B1, B2, C1, C2, D, E, Home Duties**	**Conditions**
• Two-year Benefit Period to Age 70[5]	$20,000 per month	N/A	5. Available under Income Protection as Indemnity cover only.

Maximum total Insured Monthly Benefit for combined Income Protection, Income Protection Accident Only, Income Protection Essentials, Income Protection CORE and Business Expenses cover

	Occupation Categories						
	A1, A2, M	**A3, A4**	**B1, B2**	**C1, C2, D**	**E**	**Home Duties**	**Conditions**
Maximum total Insured Monthly Benefit	$90,000 per month[1]	$60,000 per month[1]	$40,000 per month[1]	$25,000 per month[1]	$10,000 per month[1,2]	N/A	1. Maximum combined total sums insured monthly benefit for Income Protection, Income Protection Accident Only and Business Expenses with us and similar policies held with other insurers. 2. If you are Occupation Category E, Advantage Optional, PLUS Optional, Income Protection CORE and Business Expenses are not available.

Entry age

		Minimum entry age*	Maximum entry age*			
Benefit Period	**Premium type**	**All occupations (N/A for Home Duties)**	**A1, A2, M, A3, A4, B1, B2**	**C1, C2, D**	**E**	**Home Duties**
• 2 Years • 5 Years • To Age 65	Variable age-stepped premium & Variable premium	15 years	59 years	54 years	49 years	N/A
	Optimum	34 years	59 years	54 years	49 years	N/A

*The same minimum and maximum entry ages apply to Advantage Optional and PLUS Optional, except covers are not available for Occupation E.

		Minimum entry age*	Maximum entry age*			
Benefit Period	**Premium type**	**A1, A2, M, A3, A4 only**	**A1, A2, M, A3, A4**	**B1, B2, C1, C2, D**	**E**	**Home Duties**
Two-year Benefit Period to Age 70	Variable age-stepped premium only	60 years	64 years	N/A	N/A	N/A
• To Age 70	Variable age-stepped premium & Variable premium	15 years	59 years	N/A	N/A	N/A
	Optimum	34 years	59 years	N/A	N/A	N/A

*The same minimum and maximum entry ages apply to Advantage Optional and PLUS Optional, except covers are not available for Occupation E.

Expiry Date

The Expiry Date is the Policy Anniversary prior to your:

	Occupation Categories			
Benefit Period	**A1, A2, M, A3, A4**	**B1, B2, C1, C2, D**	**E**	**Home Duties**
• 2 Years • 5 Years • To Age 65	65th birthday	65th birthday	55th birthday	N/A
• To Age 70 • Two-year Benefit Period to Age 70	70th birthday	N/A	N/A	N/A
• Income Protection Accident Only	65th birthday	65th birthday	55th birthday	N/A

16.1.4 Limitations and exclusions

Limitations and exclusions that apply to all Income Protection insurance covers are set out below. If you hold cover through a Superannuation Plan, conditions of release of the relevant fund will also need to be satisfied before a claim payment can be released to you (see Section 9 of the PDS).

Limitations

Two and Five Year Benefit Periods

Where a claim for a condition has been paid for the maximum Benefit Period (two or five years), we will not accept any subsequent claim for the same condition or associated complications of the same condition unless:

- you make a full recovery (as certified by a Medical Practitioner), and
- you have returned to Full-time Employment and have fully undertaken all of the important income-producing duties of your occupation for a period of at least 12 months prior to the subsequent claim.

For a subsequent claim that is independent of the original claim, a new Waiting Period and Benefit Period will apply.

To age 70 Benefit Period

Benefit reductions apply if you are aged 65 to 70. Any government age pension you are being paid will be offset against any claim payments made under this benefit.

The following benefits cease at the Policy Anniversary prior to your 65th birthday:

- Benefit Indexation*
- Claim Escalation*
- PLUS Optional (under Super Extras)
- Advantage Optional (under Super Extras)
- Day 1 Accident*
- Income Protection Lump Sum (under Super Extras)
- Variable premiums
- Optimum premiums

* Under a Superannuation Income Protection Plan, the monthly benefit cannot exceed 100% of your Pre-disablement Income.

Two-year Benefit Period to age 70

- Indemnity only (Extended Indemnity is not available).
- Benefit Indexation will apply only until the Policy Anniversary prior to your 65th birthday.
- If you are being paid a government age pension, this payment will not be offset against any claim payments made under this benefit.
- The Expiry Date is the Policy Anniversary prior to your 70th birthday. Any claim under this benefit, in course of payment at the benefit Expiry Date, will cease at that date.

Exclusions

We will not pay a death or disablement benefit claim:

- where death is the result of suicide within the first 13 months of the commencement, re-instatement, or increase of the benefit (but only in relation to the increased amount)*
- where disablement is due to intentional self-inflicted injury or any such attempt by you
- where death or disablement is due to your participation in criminal activity or resulting from incarceration
- for any period you are incarcerated arising from your participation in criminal activity
- where disablement is due to you engaging in or taking part in service in the armed forces of any country, or
- for normal pregnancy, uncomplicated childbirth or miscarriage.

*This exclusion will be waived in respect of any Death benefit under the Policy provided the Policy is replacing the death benefit from us or a previous insurer and the full suicide exclusion period under the in force policy to be replaced has elapsed. The waiver only applies to the amount of the death benefit that has been replaced by the Policy.

Benefit reductions

Additional rules where the Benefit Period is 'to age 70'

The following rules apply to Income Protection on an Agreed Value, Indemnity and Extended Indemnity basis where the Benefit Period is 'To age 70'. (This does not apply where the Benefit Period is 'Two-year Benefit Period to age 70'.)

The Insured Monthly Benefit will be reduced after the Policy Anniversary prior to your 65th birthday. To calculate the reduction, the Insured Monthly Benefit is multiplied by the percentage shown in the table below and will remain at that amount for the duration of that claim. The premium you pay will be based on the reduced Insured Monthly Benefit.

Policy Anniversary prior to your	Percentage of the Insured Monthly Benefit payable
65th birthday	100%
66th birthday	80%
67th birthday	60%
68th birthday	40%
69th birthday	20%

You cannot increase your Insured Monthly Benefit on or after the Policy Anniversary prior to your 65th birthday.

Claim offsets

Ordinary Plans – Occupation Categories: A1, A2, M

This condition applies to Income Protection cover, including the Needlestick Injury benefit, and Income Protection Accident Only cover.

If you make a claim for a Total Disablement or Partial Disablement benefit, we will reduce your benefit amount by the amount of any payments received relating to loss of income, loss of earning capacity or any other economic loss caused by the relevant Injury or Sickness from another insurance policy, or from a superannuation/pension plan that you did not disclose when you applied for this Policy, or when you applied for an increase in cover under this Policy. If the Income Protection cover has a Benefit Period of 'To age 70', then any government age pension you receive can also be offset.

If any of these payments are received as a lump sum rather than a monthly payment they will be converted, for the purpose of applying this offset provision, to a monthly amount equivalent to one-sixtieth (1/60th) of the lump sum amount for a period of 5 years.

You must provide to us, as soon as reasonably practicable, a breakdown of any lump sum received. This should include (where applicable) the portions of the lump sum relating to loss of income, loss of earning capacity or any other economic loss as a result of the Injury or Sickness, and any other information we reasonably require for the purpose of verifying the amount of such payments.

Where you do not provide sufficient information for us to reasonably identify the above portions of the lump sum received, for the purposes of calculating the amount to be offset we will (acting reasonably on the basis of the information which we have received regarding the lump sum payment), decide what portion of the lump sum relates to loss of income, loss of earning capacity or any other economic loss as a result of the Injury or Sickness and advise you of this in writing prior to applying the offset based on the lump sum payment. Should you disagree with our assessment, you can request a review at which point we will act reasonably in considering any additional information you provide in relation to the lump sum payment.

Any lump sum TPD, Crisis Recovery or Terminal Illness benefit payments will not be offset against your Total Disablement or Partial Disablement benefit payments.

We will reduce the Total Disablement benefit only to the extent that the sum of the Total Disablement benefit and any other payments received cannot exceed:

- 75% of the first $26,667 of your monthly Pre-disablement Income
- plus 50% of the next $20,000 of your monthly Pre-disablement Income
- plus 20% of the next $150,000 of your monthly Pre-disablement Income.

We will reduce the Partial Disablement benefit to the extent that the sum of the Partial Disablement benefit, your monthly Income and any other payments received cannot exceed 100% of your monthly Pre-disablement Income.

Ordinary Plans – Occupation Categories: A3, A4, B1, B2, C1, C2, D and E

This condition applies to Income Protection cover and Income Protection Accident Only cover.

If you make a claim for a Total Disablement or Partial Disablement benefit, the benefit amount you are entitled to receive will be reduced by payments received by you relating to loss of income, loss of earning capacity or any other economic loss caused by the relevant Injury or Sickness:

(i) as a result of a claim made under workers compensation, a motor accident claim or any other similar claim made under the legislation of any Australian state, territory or the Commonwealth, and

(ii) from another insurance policy, or from a superannuation/pension plan that you didn't disclose when you applied for this Policy, or when you applied to increase cover under this Policy.

In addition, we will reduce your benefit amount by any payments you receive or become entitled to in respect of your Injury or Sickness under any statute, or as damages under common law (whether or not modified by statute), for loss of income, loss of earning capacity or any other economic loss (including any benefits or payments for work injury damages), whether paid as a lump sum or not.

If any of these payments are received as a lump sum rather than a monthly payment they will be converted, for the purpose of applying this offset provision, to a monthly amount equivalent to one-sixtieth (1/60th) of the lump sum amount for a period of 5 years.

You must provide to us, as soon as reasonably practicable, a breakdown of any lump sum received. This should include (where applicable) the portions of the lump sum relating to loss of income, loss of earning capacity or any other economic loss as a result of the Injury or Sickness, and any other information we reasonably require for the purpose of verifying the amount of such payments.

Where you do not provide sufficient information for us to reasonably identify the above portions of the lump sum received, for the purposes of calculating the amount to be offset we will (acting reasonably on the basis of the information which we have received regarding the lump sum payment), decide what portion of the lump sum relates to loss of income, loss of earning capacity or any other economic loss as a result of the Injury or Sickness and advise you of this in writing prior to applying the offset based on the lump sum payment. Should you disagree with our assessment, you can request a review at which point we will act reasonably in considering any additional information you provide in relation to the lump sum payment.

Any lump sum TPD, Crisis Recovery or Terminal Illness benefit payments will not be offset against your Total Disablement or Partial Disablement benefit payments.

We will reduce the Total Disablement or Partial Disablement benefit only to the extent that the sum of the Total Disablement benefit and any other payments received cannot exceed:

- 75% of the first $26,667 of your monthly Pre-disablement Income
- plus 50% of the next $20,000 of your monthly Pre-disablement Income
- plus 20% of the next $150,000 of your monthly Pre-disablement Income.

We will reduce the Partial Disablement benefit to the extent that the sum of the Partial Disablement benefit, your monthly Income and any other payments received cannot exceed 100% of your monthly Pre-disablement Income.

Superannuation Plans – all occupations (except Home Duties)

This condition applies to Income Protection and Income Protection Accident Only cover.

If you make a claim for a Total Disablement or Partial Disablement benefit, the benefit amount you are entitled to receive will be reduced by payments received by you relating to loss of income, loss of earning capacity or any other economic loss caused by the relevant Injury or Sickness:

(i) as a result of a claim made under workers compensation, a motor accident claim, sick leave, annual leave, long service leave, common law entitlements or any claim made under the legislation of any Australian state, territory or the Commonwealth

(ii) from any non-superannuation Income Protection Plan or from a superannuation/pension plan, but only if that policy/plan was not disclosed to us when you applied for your Policy, or when you applied for an increase in cover under this Policy, and

(iii) as government pension payments, where the Income Protection cover has a Benefit Period of 'To age 70'.

In addition, we will reduce your benefit amount by any payments you receive or become entitled to in respect of your Injury or Sickness under any statute, or as damages under common law (whether or not modified by statute), for loss of income, loss of earning capacity or any other economic loss (including any benefits or payments for work injury damages), whether paid as a lump sum or not.

If any of these payments are received as a lump sum rather than a monthly payment they will be converted, for the purpose of applying this offset provision, to a monthly amount equivalent to one-sixtieth (1/60th) of the lump sum amount for a period of 5 years.

You must provide to us, as soon as reasonably practicable, a breakdown of any lump sum received. This should include (where applicable) the portions of the lump sum relating to loss of income, loss of earning capacity or any other economic loss as a result of the Injury or Sickness, and any other information we reasonably require for the purpose of verifying the amount of such payments.

Where you do not provide sufficient information for us to reasonably identify the above portions of the lump sum received, for the purposes of calculating the amount to be offset we will (acting reasonably on the basis of the information which we have received regarding the lump sum payment), decide what portion of the lump sum relates to loss of income, loss of earning capacity or any other economic loss as a result of the Injury or Sickness and advise you of this in writing prior to applying the offset based on the lump sum payment. Should you disagree with our assessment, you can request a review at which point we will act reasonably in considering any additional information you provide in relation to the lump sum payment.

Any lump sum TPD, Crisis Recovery or Terminal Illness benefit payments will not be offset against your Total Disablement or Partial Disablement benefit payments.

We will reduce the Total Disablement or Partial Disablement benefit only to the extent that the sum of the Total Disablement benefit and any other payments received cannot exceed:

- 75% of the first $26,667 of your monthly Pre-disablement Income
- plus 50% of the next $20,000 of your monthly Pre-disablement Income
- plus 20% of the next $150,000 of your monthly Pre-disablement Income.

We will reduce the Partial Disablement benefit to the extent that the sum of the Partial Disablement benefit, your monthly Income and any other payments received cannot exceed 100% of your monthly Pre-disablement Income.

16.1.5 When benefit payments cease

Benefit payments will cease at the earlier of:

- you cease to be disabled, or
- the Benefit Period or the insurance cover ends (whichever comes first).

16.1.6 When cover begins and ends

Income Protection and Income Protection Accident Only cover will begin on the applicable Commencement Date shown on your Policy Schedule and end at the earliest of:

- payment of the Income Protection Lump Sum benefit
- your permanent retirement from the workforce except as a direct result of disablement
- the lapse or cancellation of the benefit or Policy (see Section 10.2 of the AIA Priority Protection Product Disclosure Statement)
- the lapse or cancellation of the Superannuation Income Protection Plan (at which point any linked Super Extras benefits will also end)
- the lapse or cancellation of the linked Super Extras benefit (at which point the Superannuation Income Protection Plan to which this benefit is linked will also end)
- your passing away, or
- the Expiry Date of the benefit.

16.2 Super Extras

Your optional benefit

Superannuation law restricts the payment of certain benefits within Income Protection cover, so Super Extras allows you to set up your existing or replacement Income Protection cover inside and outside of super, giving you access to enhanced cover and optional benefits not available inside super.

It also allows you to pay part of your premium from super and structure your Income Protection cover in a tax-effective way. Speak to your financial adviser or tax adviser for further details.

If you have chosen to structure your existing or replacement Income Protection Plan through superannuation, important information about holding insurance through superannuation, is provided in Section 9 of the PDS.

In this section

16.2.1 Benefit overview
16.2.2 How Super Extras works
16.2.3 Limitations
16.2.4 When cover ends

Availability

- When cancelling and replacing an existing Priority Protection Income Protection or Income Protection Accident Only policy, Super Extras is available outside superannuation to provide additional benefits.

  Super Extras may also be added to an existing Priority Protection or Income Protection Accident Only policy inside superannuation.
- Super Extras is not available or applicable to Income Protection CORE.
- To access the Advantage Optional, PLUS Optional benefits or Income Protection Lump Sum within Super Extras you must:
  - be in an Occupation Category other than Category E or Home Duties, and
  - be in Full-time Employment.

16.2.1 Benefit overview

Super Extras provides you with a non-superannuation version of each benefit you have under your Income Protection or Income Protection Accident Only Cover (as applicable) through superannuation, as well as built-in benefits which are available under Income Protection or Income Protection Accident Only cover (as applicable) under an Ordinary Income Protection Plan (see Sections 16.1.1–6).

If you are cancelling an Ordinary Income Protection policy and replacing it with a Superannuation Plan, a new Super Extras policy can be issued to reflect the existing benefits available under the Ordinary policy.

Super Extras has a number of optional benefits which can also be added to a existing Super Extras policy. Table 23 shows the optional benefits available under Super Extras. The brief descriptions given in the table are a summary only. For the detailed terms, please refer to the relevant section noted in the table below. The benefits that apply to you will be shown on your Policy Schedule.

Table 23

Benefit availability ◆ Ordinary Plan ❖ Linked Benefit ● Superannuation Plan

Optional benefits available under Super Extras	Benefit availability	Income Protection	Income Protection Accident Only	Section
Advantage Optional • Total Disablement – Multi Definition • Partial Disablement – Multi Definition • Specified Injury	❖	✓	–	16.1

Optional benefits available under Super Extras	Benefit availability	Income Protection	Income Protection Accident Only	Section
PLUS Optional • Total Disablement – Multi Definition • Partial Disablement – Multi Definition • Specified Injury • Crisis Recovery • Bed Confinement • Accommodation • Family Care • Home Care • No Claim Bonus • Relocation • Rehabilitation Incentive	❖	✓	–	16.1
Income Protection Lump Sum	❖	✓	–	17.2
Carer's Allowance	❖	✓	✓	17.3

16.2.2 How Super Extras works

By having Super Extras outside super as a Linked Benefit to your existing or replacement Superannuation Income Protection Plan, it allows you to access Income Protection cover inside and outside of super.

Income Protection benefits that cannot be paid within superannuation because they do not satisfy a Permitted Condition of Release (see Section 9.1 of the PDS) may be paid outside of the superannuation via Super Extras instead.

If an Income Protection claim is made, it will firstly be assessed under the Superannuation Income Protection Plan. If the benefit payment is payable under superannuation law, the benefit will be paid to the trustee of the relevant fund. The trustee will then process the benefit according to the governing rules of the superannuation fund and superannuation law.

If the benefit payment is not payable under superannuation law, the benefit will be paid to you under your Super Extras Policy.

Outside super Linked Benefits	Inside super (Superannuation Income Protection Plan)
Owned by you through Super Extras cover	Owned by the trustee of the relevant fund
Pays benefits available under Super Extras (less any benefits payable inside super)	Pays benefits permitted under super law

The applicable policy fee will be applied to the Superannuation Income Protection Plan.

16.2.3 Limitations

Super Extras is only available as an Indemnity based cover, unless the Policy is replacing Agreed Value Super Extras from AIA Australia and the cancel and replace is being performed for an administrative reason where an alteration to the existing policy is not available, for example, to facilitate a change of ownership or correct an administrative error affecting the existing policy.

The Insured Monthly Benefit amount and the cover type (e.g. Indemnity) under both your Income Protection Policies must be the same at all times.

The total benefit payable under both Policies cannot exceed the total Insured Monthly Benefit under the Superannuation Income Protection Plan.

Benefit reductions

If the Insured Monthly Benefit for your Income Protection benefit is reduced under either the Superannuation Policy or the Linked Benefit, the same reduction will apply to the other Policy. We may also reduce the Insured Monthly Benefit under the Superannuation Income Protection Plan so that it does not exceed 100% of your Pre-disablement Income. If this occurs, the amount of such reduction can be paid under a Linked Benefit (Super Extras), if applicable. See Section 16 for the exclusions that apply to Income Protection cover.

16.2.4 When cover ends

If cover ends under your Superannuation Income Protection Plan, your selected Super Extras cover will also end and vice versa. See Section 9.1 of the PDS for more information.

17. Income Protection and Income Protection Accident Only

Rider Benefits are optional benefits that can be added to your existing or replacement Income Protection and Income Protection Accident Only cover at an additional cost.

Section 1 of the PDS shows how these optional benefits can be structured within these Income Protection Plans.

Please also refer to Section 8.14 of the PDS for detail of the Claims Escalation Benefit which can also be added to the above plans.

The availability of Rider Benefits inside super (Superannuation Plan) and outside super (Ordinary Plan/Linked Benefit) are set out in each section below.

To link superannuation cover with benefits under an Income Protection Ordinary Plan, you can select the Linked Benefits (Super Extras).

For details on Super Extras please refer to Sections 9 of the PDS and 16.2 of this document.

In this section

17.1 Day 1 Accident
17.2 Income Protection Lump Sum
17.3 Carer's Allowance
17.4 Retirement Optimiser

Important

As well as the information about Rider Benefits provided in this section, the PDS contains important information about holding insurance cover described in this document including when the insurance is available and how it can be structured (inside or outside superannuation).

You should read the PDS and this document in full before making a decision about the Rider Benefits described in this section.

17.1 Day 1 Accident

Your optional benefit

Day 1 Accident provides you with a benefit payment during the Waiting Period options of 30, 60 or 90 days.

Availability

- Day 1 Accident can be a Rider Benefit to, or issued as a cancellation and replacement of, existing:
  - Income Protection or Income Protection Accident Only cover as shown in the table below,
- Day 1 Accident is not available if your Income Protection cover has a 14-day Waiting Period.

In this section

17.1.1 Built-in Benefits
17.1.2 General terms and conditions
17.1.3 Limitations and exclusions
17.1.4 When cover begins and ends

Cover type	Outside super	Inside super
Day 1 Accident	◆ Ordinary Plan	● Superannuation Plan

17.1.1 Built-in Benefits

This section sets out the terms and conditions of any Built-in Benefits that apply specifically to Day 1 Accident. Each benefit is subject to the general terms and conditions, limitations and terms around when cover begins and ends set out in Sections 17.1.2–4 and Section 10.2 of the PDS.

If you are Totally Disabled as a result of Accidental Injury for the selected qualifying period, we will pay 1/30th of your Insured Monthly Benefit in arrears, for each complete day that you are Totally Disabled until the end of your selected Day 1 Accident Benefit Period.

Your Benefit Period options for Day 1 Accident are:

- 30 days
- 60 days, or
- 90 days.

Qualifying period

You can select a qualifying period of:

- 3 days – all Occupation Categories except for Occupation Category E, or
- 30 days – all Occupation Categories.

17.1.2 General terms and conditions

Sum Insured limits

Benefit	Occupation Categories					
Day 1 Accident	Monthly Sum Insured limit					Conditions
Rider Benefit to Income Protection	A1, A2, M, A3, A4	B1, B2, C1, C2	D	E	Home Duties	Maximum limit applies to the total sums insured for income protection with us and other insurers. Maximum limits also apply to the combined total Insured Monthly Benefit for Income Protection, Income Protection Accident Only and Business Expenses (see Section 16.1.3).
	$30,000	$25,000	$15,000	$10,000	N/A	

Entry age

Benefit	Premium type	Minimum entry age	Maximum entry age			
Day 1 Accident		All occupations (N/A for Home Duties)	A1, A2, M, A3, A4, B1, B2	C1, C2, D	E	Home Duties
Rider Benefit to Income Protection	Variable age-stepped premium & Variable premium	15 years	59 years	54 years	49 years	N/A
	Optimum	34 years	59 years	54 years	49 years	N/A

Expiry Date

The Expiry Date is the Policy Anniversary prior to your:

Day 1 Accident	A1, A2, M, A3, A4, B1, B2, C1, C2, D	E	Home Duties
Rider Benefit to Income Protection	65th birthday	55th birthday	N/A

17.1.3 Limitations and exclusions

Limitations and exclusions that apply to this Rider Benefit are set out below. If you hold cover through a Superannuation Plan, the conditions of release of the relevant fund will also need to be satisfied before a claim payment can be released to you (see Section 9 of the PDS).

Limitations

The Day 1 Accident Benefit Period (30, 60 or 90 days) cannot exceed the Waiting Period that applies to your Income Protection or Income Protection Accident Only cover.

Day 1 Accident is not available if your Income Protection cover has a 14-day Waiting Period.

Benefit reductions

Amounts payable under the Bed Confinement, Specified Injury or Crisis Recovery benefit will be deducted from the Day 1 Accident benefit amount.

Exclusions

No Day 1 Accident benefit will be payable in relation to:

- disablement due to intentional self-inflicted injury or any such attempt by you
- disablement due to you engaging in or taking part in service in the armed forces of any country, or
- normal pregnancy, uncomplicated childbirth or miscarriage.

17.1.4 When cover begins and ends

The Day 1 Accident benefit will begin on the Commencement Date shown on your Policy Schedule and end at the earliest of:

- the lapse or cancellation of the benefit or Policy (see Section 10.2 of the PDS)
- your passing away
- cover ending for the main benefit the Day 1 Accident is linked to, or
- the Expiry Date of the benefit.

17.2 Income Protection Lump Sum

Your optional benefit

If you make a claim on your Income Protection insurance cover, you may be eligible for payment of a lump sum benefit of up to the lesser of $3 million and 180 times your Insured Monthly Benefit.

Availability

- Income Protection Lump Sum benefit is only available through the cancellation and replacement of an existing Income Protection Plan with Income Protection Lump Sum Benefit.

In this section

17.2.1 Built-in Benefits
17.2.2 General terms and conditions
17.2.3 Limitations and exclusions
17.2.4 When cover begins and ends

Cover type	Outside super	
Income Protection Lump Sum	◆ Ordinary Plan	❖ Linked Benefit (Super Extras)

17.2.1 Built-in Benefits

This section sets out the terms and conditions of any Built-in Benefits that apply specifically to Income Protection Lump Sum. Each benefit is subject to the general terms and conditions, limitations and terms around when cover begins and ends set out in Sections 17.2.2–4 and Section 10.2 of the PDS.

If your disablement meets the Total and Permanent Disablement definition set out below and we have accepted a claim on your Income Protection insurance cover, you may be eligible for payment of a lump sum benefit.

Total and Permanent Disablement for the purposes of this benefit means:

a) you have suffered the total and irrecoverable loss of the:
   - sight of both eyes,
   - use of two limbs, or
   - sight of one eye and use of one limb,

or

b)
   - you have been absent from your own occupation **solely** as a result of Injury or Sickness for an uninterrupted period of at least three consecutive months,
   - are attending a Medical Practitioner and have undergone all reasonable and usual treatment including rehabilitation for the Injury or Sickness, and
   - at the end of the period of three months after the date of lodgement of the claim for Total and Permanent Disablement, and after consideration of all the medical evidence and such other evidence as we may require, have become incapacitated to such an extent as to render you unlikely ever to engage in your own occupation,

or

c) you have suffered Loss of Independence.

The Income Protection Lump Sum benefit is calculated using the multiple based on your age at the date that you have first met the Total and Permanent Disablement definition for the purposes of this benefit.

The lump sum payable depends on your age at time of making a claim.

Lump sum payable

The Income Protection Lump Sum benefit is calculated as the lesser of:

- $3 million, and
- an annualised monthly benefit multiplied by a factor based on your age.

The annualised monthly benefit is 12 times your total Insured Monthly Benefit at the date you first became Totally and Permanently Disabled, including Claim Escalation benefit increases (if applicable), less any offsets that would have been applied to the monthly benefit if you had not chosen to receive the Income Protection Lump Sum benefit.

Factor your Annualised Monthly Benefit is multiplied by:	Your age range
15	38 or less
13	39 to 43
11	44 to 48
9	49 to 54
64 less your age when the Income Protection Lump Sum Benefit becomes payable	55 or older

If the lesser of the above amounts is nil or a negative amount, no Income Protection Lump Sum benefit is payable.

17.2.2 General terms and conditions

Sum Insured limits

Benefit	Occupation Categories: A1, A2, M, A3, A4, B1, B2, C1, C2	D	E	Home Duties
Income Protection Lump Sum	Lesser of: • $3 million, and • Insured Monthly Benefit x age factor (see table above)	N/A	N/A	N/A

Entry age

Benefit	Minimum entry age: All occupations	Maximum entry age: A1, A2, M, A3, A4, B1, B2	C1, C2	D, E, Home Duties
Income Protection Lump Sum	15 years	59 years	54 years	N/A

Expiry Date

The Expiry Date is the Policy Anniversary prior to your:

Benefit	Occupation Categories: A1, A2, M, A3, A4, B1, B2, C1, C2	D, E, Home Duties
Income Protection Lump Sum	65th birthday	N/A

17.2.3 Limitations and exclusions

Limitations and exclusions that apply to this Rider Benefit are set out below.

Limitations

Income Protection Lump Sum benefit is only available through the cancellation and replacement of an existing Income Protection Plan with Income Protection Lump Sum Benefit.

If you cancel your Income Protection Lump Sum Benefit, your Income Protection Plan will also cancel.

This benefit will not be paid in conjunction with the Specified Injury or the Severity benefit.

We will not pay an Income Protection Lump Sum benefit if the Injury or Sickness causing the Total and Permanent Disablement will lead to you passing away within 12 months of the date we determine you to be Totally and Permanently Disabled.

If we pay you an Income Protection Lump Sum benefit, no further benefit under the Income Protection benefit will be payable and the Income Protection benefit will end.

Benefit reductions

If Total or Partial Disablement benefits have been paid under the Income Protection Plan beyond the date of determination of Total and Permanent Disablement, these amounts will be offset in their entirety from the Income Protection Lump Sum benefit payable.

Exclusions

No Income Protection Lump Sum Benefit payment will be made in relation to:

- disablement due to intentional self-inflicted injury or any such attempt by you
- disablement due to you engaging in or taking part in service in the armed forces of any country
- normal pregnancy, uncomplicated childbirth or miscarriage, or
- an event caused by intentional self-inflicted injury or any such attempt by you.

17.2.4 When cover begins and ends

The Income Protection Lump Sum benefit will begin on the Commencement Date shown on your Policy Schedule and end at the earliest of:

- the lapse or cancellation of the benefit or Policy (see Section 10.2 of the AIA Priority Protection Product Disclosure Statement)
- the lapse or cancellation of the Superannuation Income Protection Plan (where Income Protection Lump Sum benefit is taken as a Super Extras benefit)
- your passing away
- cover ending for the main benefit the Income Protection Lump Sum is linked to, or
- the Expiry Date of the benefit.

17.3 Carer's Allowance

Your optional benefit

We will pay up to $2,000 per month for up to six months if you are not earning any Income because your Insured Child becomes totally dependent on you **solely** and directly due to Accidental Injury or Sickness.

Availability

Carer's Allowance can be issued as a Rider to, or as a cancellation and replacement of, an existing Income Protection or Income Protection Accident Only Policy.

In this section

17.3.1 Built-in Benefits
17.3.2 General terms and conditions
17.3.3 Limitations and exclusions
17.3.4 When cover begins and ends

Cover type	Outside super	
Carer's Allowance	◆ Ordinary Plan	❖ Linked Benefit (Super Extras)

17.3.1 Built-in Benefits

This section sets out the terms and conditions of any Built-in Benefits that apply specifically to Carer's Allowance. Each benefit is subject to the general terms and conditions, limitations and terms around when cover begins and ends set out in Sections 17.3.2–4 and Section 10.2 of the PDS.

We will pay up to $2,000 per month, for up to six months, if you are not earning any Income because your Insured Child becomes totally dependent on you for their essential everyday needs **solely** and directly due to Accidental Injury or Sickness.

The benefit payment will be 25% of your Insured Monthly Benefit (excluding any Retirement Optimiser) up to a maximum of $2,000 per month.

For each Insured Child, this benefit is payable for a maximum of six months and is payable only once in any 12-month period.

Insured Child

This benefit is available for your Children if they are aged from two to 15. The Insured Child must be your natural child, stepchild or adopted child.

This benefit will end at the Policy Anniversary prior to your Insured Child's 18th birthday.

You must apply in writing for an Insured Child to be added to the Policy, and their application will be subject to our approval.

You can cover up to 10 Insured Children and a separate benefit will apply to each Insured Child.

Benefit Period

We will pay this benefit in respect of an Insured Child until the earlier of:

- six monthly payments have been made, or
- the Insured Child is no longer totally dependent on you for their essential everyday needs.

Waiting Period

If the Insured Child suffers a Sickness, the Waiting Period is 30 days.

If the Insured Child suffers an Accidental Injury, the Waiting Period is 14 days.

The Waiting Period is the number of days from the date the insured Child is first confined to or near a bed at home or in hospital as certified by a Medical Practitioner.

We will begin payment of the benefit after completion of the Waiting Period.

17.3.2 General terms and conditions

Sum Insured limits

Benefit	All occupations (excluding Home Duties)
Carer's Allowance	$2,000 per month

Entry age

	Minimum entry age	Maximum entry age			
	All occupations (N/A for Home Duties)	A1, A2, M, A3, A4, B1, B2	C1, C2, D	E	Home Duties
Life Insured (Adult)	15 years	59 years	54 years	49 years	N/A
Insured Child	2 years	15 years			

Expiry Date

The Expiry Date is the Policy Anniversary prior to your:

	To Age 70 Benefit Period	2 Year, 5 Year, To Age 65 Benefit Periods	All Benefit Periods		
	A1, A2, M, A3, A4	A1, A2, M, A3, A4	B1, B2, C1, C2, D	E	Home Duties
Life Insured (Adult)	70th birthday	65th birthday	65th birthday	55th birthday	N/A
Insured Child	18th birthday				

17.3.3 Limitations and exclusions

Limitations and exclusions that apply to this Rider Benefit are set out below.

Carer's Allowance can be issued as a cancellation and replacement of an existing Income Protection or Income Protection Accident Only Policy, but only where the new benefit is replacing an existing Carer's Allowance benefit.

Exclusions

No Carer's Allowance benefit payment will be made if disablement is due to intentional self-inflicted injury or any such attempt by the Insured Child.

17.3.4 When cover begins and ends

The Carer's Allowance benefit will begin on the Commencement Date shown on your Policy Schedule and end at the earliest of:

- the lapse or cancellation of the benefit or Policy (see Section 10.2 of the PDS)
- the lapse or cancellation of the Superannuation Income Protection Plan (where Carer's Allowance benefit is taken as a Super Extras benefit)
- your or your Insured Child's passing away
- cover ending for the main benefit the Carer's Allowance is linked to, or
- the Expiry Date of the benefit.

17.4 Retirement Optimiser

Your optional benefit

Retirement Optimiser allows you to continue superannuation contributions whilst you are receiving Income Protection benefit payments.

Availability

Retirement Optimiser can be a Rider Benefit to, or issued as a cancellation and replacement of, an existing Income Protection or Income Protection Accident Only as shown in the table below.

In this section

17.4.1 Built-in Benefits
17.4.2 General terms and conditions
17.4.3 Limitations and exclusions
17.4.4 When cover begins and ends

Cover type	Outside super	Inside super
Retirement Optimiser	◆ Ordinary Plan	● Superannuation Plan

17.4.1 Built-in Benefits

This section sets out the terms and conditions of any Built-in Benefits that apply specifically to Retirement Optimiser. Each benefit is subject to the general terms and conditions, limitations and terms around when cover begins and ends set out in Sections 17.4.2–4 and Section 10.2 of the PDS.

With Retirement Optimiser, you can insure 5% of your average monthly Income so that your nominated superannuation account will continue to accumulate contributions whilst you are being paid an Income Protection benefit.

This means that when we pay your Insured Monthly Benefit for Total Disablement or Partial Disablement, we will also pay an additional amount into your nominated superannuation account.

The amount we pay depends on whether your Income Protection/Income Protection Accident Only insurance cover is Agreed Value, Indemnity or Extended Indemnity (see below).

When the benefit is payable

We will pay the benefit amount into your nominated superannuation account when we pay a monthly benefit in relation to any one of the following:

- Total Disablement
- Partial Disablement
- Day 1 Accident benefit
- Specified Injury benefit, and
- Crisis Recovery.

If you have selected the Benefit Indexation and/or Claim Escalation Rider Benefits, these will also apply to the Retirement Optimiser benefit payment.

How the benefit is paid

We will pay the Retirement Optimiser benefit as a contribution to a nominated superannuation fund on your behalf.

You must provide us with your instructions and any information we request to enable us to pay this benefit.

If you are in the AIA Insurance Superannuation Scheme No2, the Retirement Optimiser Benefit Payment will be paid as a contribution to another complying superannuation fund nominated by you.

If you are a member of an SMSF or Approved Superannuation Fund, the Retirement Optimiser Benefit Payment will be paid to your account in the superannuation fund you have nominated to receive the benefit.

We cannot pay the Retirement Optimiser benefit to you in cash.

Under a Superannuation Income Protection Plan, the total monthly benefit for Income Protection, Income Protection Accident Only and Retirement Optimiser cannot exceed 100% of your Pre-disablement Income. If the total monthly benefit does exceed 100% of your Pre-disablement Income, we will reduce the benefits proportionately to comply with this rule.

Indemnity

The Retirement Optimiser Benefit Payment will be the lesser of:

- the Retirement Optimiser Insured Monthly Benefit, adjusted for any applicable claim offsets, Benefit Indexation and Claim Escalation, and
- 5% of your Pre-disablement Income (Indemnity), adjusted for any applicable claim offsets.

Extended Indemnity

The Retirement Optimiser benefit payment will be the lesser of:

- the Retirement Optimiser Insured Monthly Benefit, adjusted for any applicable claim offsets, Benefit Indexation and Claim Escalation, and
- 5% of your Pre-disablement Income (Extended Indemnity), adjusted for any applicable claim offsets.

Note, the maximum amount payable including the Insured Monthly Benefit and Retirement Optimiser is shown on your Policy Schedule.

Agreed Value

The Retirement Optimiser benefit payment will be equal to the Retirement Optimiser Insured Monthly Benefit, subject to the rules in the definition of Agreed Value set out in Section 18.1 and adjusted for any applicable claim offsets, Benefit Indexation and Claim Escalation.

17.4.2 General terms and conditions

Sum Insured limits

Benefit	All occupations (excluding Home Duties)	Conditions
Retirement Optimiser	Insure 5% of your average monthly Income	Paid as a contribution to a nominated superannuation fund on your behalf.

Entry age

	Minimum entry age	Maximum entry age			
Benefit	All occupations (N/A for Home Duties)	A1, A2, M, A3, A4, B1, B2	C1, C2, D	E	Home Duties
Retirement Optimiser	15 years	59 years	54 years	49 years	N/A

Expiry Date

The Expiry Date is the Policy Anniversary prior to your:

	A1, A2, M, A3, A4, B1, B2, C1, C2, D	E	Home Duties
Retirement Optimiser	65th birthday	55th birthday	N/A

17.4.3 Limitations and exclusions

Limitations and exclusions that apply to this Rider Benefit are set out below. If you hold cover through a Superannuation Plan, the conditions of release of the relevant fund will also need to be satisfied before a claim payment can be released to you (see Section 9 of the PDS).

Benefit reductions

If the monthly benefit payable is reduced because you have a claim offset, or have a Partial Disablement rather than a Total Disablement, then the Retirement Optimiser Benefit Payment will be reduced by the same proportion.

Exclusions

No Retirement Optimiser benefit payment will be made in relation to:

- death
- disablement due to intentional self-inflicted injury or any such attempt by you
- disablement due to you engaging in or taking part in service in the armed forces of any country, or
- normal pregnancy, uncomplicated childbirth or miscarriage.

17.4.4 When cover begins and ends

The Retirement Optimiser benefit will begin on the Commencement Date shown on your Policy Schedule and end at the earliest of:

- the lapse or cancellation of the benefit or Policy (see Section 10.2 of the AIA Priority Protection Product Disclosure Statement)
- your passing away
- cover ending for the main benefit the Retirement Optimiser is linked to, or
- the Expiry Date of the benefit.

17.5 Claim Escalation

Your optional benefit

Claim Escalation allows for your claim payments to be increased each year in line with the Consumer Price Index Increase (CPI Increase).

Availability

- Claim Escalation can be purchased as a Rider Benefit to Income Protection CORE policies as shown in the table below. Claim Escalation can also be added to, or issued as a cancellation and replacement of, an existing Income Protection or Income Protection Accident Only.

In this section

17.5.1 Built-in Benefits
17.5.2 General terms and conditions
17.5.3 Limitations and exclusions
17.5.4 When cover begins and ends

Cover type	Outside super	Inside super
Claim Escalation	◆ Ordinary Plan	● Superannuation Plan

Insurance cover	Premium options
Claim Escalation	• Variable age-stepped premium • Variable premium • Optimum

17.5.1 Built-in Benefits

This section sets out the terms and conditions of any Built-in Benefits that apply specifically to Claim Escalation. Each benefit is subject to the general terms and conditions, limitations and terms around when cover begins and ends set out in Sections 17.5.2–4 and Section 10.2 of the PDS.

If your Total Disablement or Partial Disablement claim has been payable continuously for 12 consecutive months, we will increase your monthly claim payments by the CPI Increase.

The Claim Escalation increase will commence at the end of the 12th consecutive month on claim and further increases will be made at the end of each 12-month period thereafter, until the end of the Benefit Period, or when you are no longer on claim, whichever is earlier.

Only CPI increases will be applied. We won't make any adjustment to the claim payment pursuant to this Rider Benefit when there is a CPI decrease.

The Expiry Date for Claim Escalation under Income Protection, Income Protection Accident Only and Income Protection CORE is the Policy Anniversary prior to:

- your 65th birthday for Occupations Categories A1, A2, M, A3, A4, B1, B2, C1, C2 and D, or
- your 55th birthday for Occupation Category E.

17.5.2 General terms and conditions

Sum Insured limits

Benefit	Occupation Categories					Conditions
	Monthly Sum Insured limit					
	A1, A2, M, A3, A4	B1, B2, C1, C2	D	E[1]	Home Duties[1]	
Income Protection CORE policies, Income Protection and Income Protection Accident Only	$30,000	$25,000	$15,000	$10,000	N/A	A maximum limit applies to the total sums insured for income protection with us and other insurers. Maximum limits also apply to the combined total Insured Monthly Benefit for Income Protection, Income Protection Accident Only, Income Protection CORE and Business Expenses (see Section 6).

[1] Not eligible for Income Protection CORE.

Entry age

Benefit	Premium type	Minimum entry age	Maximum entry age			
		All occupations (N/A for E[1] and Home Duties)	A1, A2, M, A3, A4, B1, B2	C1, C2, D	E[1]	Home Duties[1]
Claim Escalation – Rider Benefit • **Income Protection CORE**	Variable age-stepped premium	15 years	59 years	54 years	N/A	N/A
	Optimum & Variable premium	34 years	59 years	54 years	N/A	N/A
Claim Escalation – Rider Benefit • **Income Protection** • **Income Protection Accident only**	Variable age-stepped premium & Variable premium	15 years	59 years	54 years	49 years	N/A
	Optimum	34 years	59 years	54 years	49 years	N/A

[1] Not eligible for Income Protection CORE.

Expiry Date

The Expiry Date is the Policy Anniversary prior to your:

	A1, A2, M, A3, A4, B1, B2, C1, C2, D	E[1]	Home Duties
Income Protection CORE, Income Protection and Income Protection Accident Only	65th birthday	55th birthday	N/A

[1] Not eligible for Income Protection CORE.

Premium Expiry Date

The Premium Expiry Date for Claim Escalation under Income Protection, Income Protection Accident Only and Income Protection CORE is the Policy Anniversary prior to:

- your 64th birthday for Occupation Categories A1, A2, M, A3, A4, B1, B2, C1, C2 and D, or
- your 54th birthday for Occupation Category E.

17.5.3 Limitations and exclusions

Limitations and exclusions that apply to this Rider Benefit are set out below. If you hold cover through a Superannuation Plan, the trustee must also ensure that conditions of release applicable to the fund have been satisfied before it can release a benefit payment to you or to your eligible recipients (see Section 9).

Benefit reductions

Under the Superannuation Income Protection Plan, the benefit may be reduced so that it does not exceed 100% of your Pre-disablement Income. If your cover allows monthly benefit to exceed 100% of your Pre-disablement Income then this can be paid under a Linked Benefit (Super Extras) if relevant.

Exclusions

No Claim Escalation benefit payment will be made in relation to:

- where disablement is due to intentional self-inflicted injury or any such attempt by you
- where disablement is due to your participation in criminal activity or resulting from incarceration
- for any period you are incarcerated arising from your participation in criminal activity
- where disablement is due to you engaging in or taking part in active military service in the armed forces of any country after cover commencement, or
- for normal pregnancy, uncomplicated childbirth or miscarriage.

17.5.4 When cover begins and ends

The Claim Escalation benefit will begin on the Commencement Date shown on your Policy Schedule and end at the earliest of:

- the lapse or cancellation of the benefit or Policy (see Section 10.2)
- your passing away
- cover ending for the main benefit the Claim Escalation is linked to, or
- the Expiry Date of the benefit.

18. Definitions

This section sets out the meanings of the capitalised terms used in Sections 16 and 17 of this document.

General Definitions are included in Sections 18.1 below and 12.1 of the AIA Priority Protection Product Disclosure Statement (PDS) and Medical Definitions are shown in Section 12.2 of the PDS. References to 'you', 'we', 'us', 'our', 'insurer', 'AIA Australia' and 'trustee' (and each of their derivatives) have the meaning set out in the 'Defined Terms' section on the inside front cover of of the AIA Priority Protection Product Disclosure Statement.

If you need to make a claim on your Policy, we will rely on the relevant definitions when assessing your claim.

18.1 Income Protection and Income Protection Accident Only – General Definitions

This term...	Means...
Accidental Death	means death as a result of a physical injury which: • is caused solely and directly by violent, external and unexpected means; and • would have occurred in the absence of any mental or physical health condition which you were subject to at or prior to the relevant accident event. Death resulting from a Sickness does not constitute 'Accidental Death'.
Accidental Injury	means a physical injury which: • is caused solely and directly by violent, external and unexpected means; and • would have occurred in the absence of any mental or physical health condition which you were subject to at or prior to the relevant accident event. Sickness resulting from medical or surgical treatment rendered necessary by the physical injury will not constitute an 'Accidental Injury'.
Activities of Daily Living means the following activities:	**Bathing** Means the ability for you to wash yourself either in the bath or shower or by sponge bath without the assistance of another person. You will be considered able to bathe yourself even if the above tasks can only be performed by using equipment or adaptive devices. **Dressing** Means the ability to put on and take off all garments and medically necessary braces or artificial limbs usually worn, and to fasten and unfasten them, without the assistance of another person. You will be considered able to dress yourself even if the above tasks can only be performed by using modified clothing or adaptive devices such as tape fasteners or zipper pulls. **Eating** Means the ability to get nourishment into the body by any means without the assistance of another person, once it has been prepared and made available to you. **Toileting** Means the ability to get to and from and on and off the toilet and to maintain a reasonable level of personal hygiene, and to care for clothing without the assistance of another person. You will be considered able to toilet yourself even if you have an ostomy and are able to empty it yourself, or if you are able to use a commode, bedpan or urinal and are able to empty and clean it without the standby assistance of another person. **Transferring** Means the ability to move in and out of a chair or bed without the assistance of another person. You will be considered able to transfer yourself even if equipment such as canes, quad canes, walkers, crutches or grab bars or other support devices, including mechanical or motorised devices, are used.

This term...	Means...
Agreed Value	means: • the Insured Monthly Benefit is agreed with you at the time your application is underwritten and is based on your Income at that time • the Insured Monthly Benefit is guaranteed subject to receipt by us of reasonable financial evidence in relation to your income at the time your application was underwritten. If reasonable financial evidence in relation to your application is not provided to us at the time your application is underwritten, that evidence must be provided before the payment of any claim. Claim offsets for other sources of income may apply (see Section 16.1.4), and • cover on an Agreed Value basis is available only to Occupation Categories A1, A2, M, A3, A4, B1, B2, C1 and C2. *Inside Super* In addition, if you have Agreed Value under the Superannuation Income Protection Plan, it is a requirement under superannuation legislation that you cannot receive more than your Pre-disablement Income. Consequently you will not be able to receive more than the Pre-disablement Income (Agreed Value) from all sources while you are being paid a benefit for Temporary Incapacity within the superannuation environment. Therefore, regardless of any other terms in this document or the PDS, we will reduce any benefit we pay you inside the superannuation environment so that the total of all Income you receive from all sources, except interest, dividends and other similar investment income, does not exceed 100% of your Pre-disablement Income (Agreed Value). If the Agreed Value monthly benefit payable under the Superannuation Income Protection Plan is reduced due to this cap, the amount of such reduction can be considered under a Linked Benefit (Super Extras) outside super, if applicable. • **Agreed Value (Verified)** If your Policy Schedule shows that a benefit written on an Agreed Value basis is Agreed Value (Verified), then in the event of a claim, we will only ask the income questions in the AIA Australia claim form. We will not require any additional financial evidence at the time of the claim except in relation to the assessment of a Partial Disablement benefit or where a financial or income offset has been applied to the Policy. • **Agreed Value (Unverified) and Agreed Value (Partially Verified)** If your Policy Schedule shows that a benefit written on an Agreed Value basis is Agreed Value (Unverified) or Agreed Value (Partially Verified), then in the event of a claim we will require additional financial evidence to verify the Insured Monthly Benefit.
Approved Superannuation Fund	means a superannuation fund that is a complying fund, and which has an arrangement with us to purchase one or more of the life insurance benefits under the Superannuation Plans for one or more of its fund members as the insured persons. Note that the AIA Insurance Superannuation Scheme No2 is not an Approved Superannuation Fund for this purpose. A list of Approved Superannuation Funds can be obtained by calling us on 1800 333 613.
Benefit Indexation	means an annual increase in the Sum Insured and/or the Insured Monthly Benefit pursuant to the Benefit Indexation benefit described in Section 7.2 of the AIA Priority Protection Product Disclosure Statement.
Benefit Period	is stated on the Policy Schedule and is the maximum period during which an Insured Monthly Benefit is payable.
Child/ren	means your natural child/ren, stepchild/ren or legally adopted child/ren.
Commencement Date	means the date on which insurance cover begins, as shown on your Policy Schedule.
Consumer Price Index Increase (CPI Increase)	means the percentage increase in the average CPI for the eight state capital cities published by the Australian Bureau of Statistics and covering the most recent period of 12 months for which quarterly figures are available at the date the policy fee, Sum Insured or Insured Monthly Benefit is to be increased. In the event of any suspension or discontinuance of the CPI, such other index as we reasonably consider appropriate shall be adopted for the purposes of the Policy.

This term...	Means...
Crisis Event	means a condition that is listed under the relevant insurance benefit. Crisis Events are defined in Section 12.2 of the PDS, under our medical definitions section.
Date of Loss (Needlestick)	is determined as the date that sero-conversion takes place (i.e. the date upon which you are diagnosed as HIV positive, Hepatitis B positive or Hepatitis C positive).
Dependant	means: ***Outside Super*** • your Spouse, or • your Children (including Children of your spouse), or • a person who is financially dependent on you. ***Inside Super*** For Superannuation Plans, 'dependant' is defined in Section 9 of the PDS.
Employee	means you are paid for time worked and are required to perform the prescribed duties and work hours of your position set by an employer for at least 20 weeks per year. You cannot be Self-employed, an employee of your own company, partner in a partnership or a trustee of a trust, or an Employee of any immediate family member. As an employee you have no ownership interest in the business or practice by whom you are employed, directly or indirectly (except as a shareholder in a publicly listed company).
Expiry Date	for a benefit means the premium expiry date shown on the Policy Schedule for that benefit.
Extended Indemnity	• The monthly benefit payable in the event of Total Disablement is the lower of the Insured Monthly Benefit under the Income Protection benefit and 75% of the first $26,667 of your monthly Pre-disablement Income (Extended Indemnity) at the start of the Total Disablement plus 50% of the next $20,000 of your monthly Pre-disablement Income (Extended Indemnity) plus 20% of the next $150,000 of your monthly Pre-disablement Income (Extended Indemnity) • The Insured Monthly Benefit is not guaranteed • Reasonable financial evidence must be provided before the payment of any claim. Claim offsets for other sources of income may apply (see Section 16.1.4), and • Cover on an Extended Indemnity basis is available to Occupation Categories A1, A2, M, A3, A4, B1, B2, C1, C2, D and E. ***Inside Super*** In addition, if you have Extended Indemnity under the Superannuation Income Protection Plan (when available), it is a requirement under superannuation legislation that you cannot receive more than your Pre-disablement Income. Consequently you will not be able to receive more than the Pre-disablement Income (Extended Indemnity) from all sources while you are being paid a benefit for Temporary Incapacity within the superannuation environment. Therefore, regardless of any other terms in this document or the PDS, we will reduce any benefit we pay you inside the superannuation environment so that the total of all income you receive from all sources, except interest, dividends and other similar investment income, does not exceed 100% of your Pre-disablement Income (Extended Indemnity) as at the date of disablement. If the Extended Indemnity monthly benefit payable under the Superannuation Income Protection Plan is reduced due to this cap, the amount of such reduction can be considered under a Linked Benefit (Super Extras) outside super, if applicable.

This term...	Means...
Full-time Employment	Full-time Employment has two different meanings depending on the type of cover: • Means working a minimum of 20 hours per week, 48 weeks per year, excluding public holidays, for the following benefits: – TPD and TPD Stand Alone – Double Total and Permanent Disablement – Accidental TPD and Accidental TPD Stand Alone – Waiver of Premium under Life Cover, and – Repayment Relief. • Means working a minimum of 25 hours per week, 48 weeks per year, excluding public holidays, for the following benefits: – Income Protection and Income Protection Accident Only, and – Business Expenses.
Guaranteed Future Insurability	• Marriage: – a marriage or customary union as recognised in terms of the laws of Australia – a union recognised as a marriage in accordance with the tenets of any religion – two adults who are in a relationship as a couple (whether or not legally married to each other), regardless of their sex, where the two adults live with each other on a permanent and genuine domestic basis and have done so for a continuous period of at least two years – an option under the Marriage event can only be exercised once. The event must not have occurred within six months of a Permanent Separation, and – you must be a party to the marriage/union. • Permanent Separation: – a permanent separation of two parties to a Marriage as defined above – an option under the Permanent Separation event can only be exercised once. The event must not have occurred within six months of the Marriage event, as defined above – you must be a party to the Permanent Separation, and – the permanent separation to be evidenced by an order of divorce or a statutory declaration signed by both parties. • First anniversary of Marriage. • First anniversary of Permanent Separation. • Death of a Spouse. • Becoming a Carer (for the first time): – you must become a full-time carer for the first time, who continuously provides constant in-home care for at least 20 hours per week, 48 weeks per year, to a Dependant. The Dependant requires assistance due to their disability or medical condition or due to being frail aged. • Birth or adoption of a Child: – the birth or legal adoption of a Child – you must be a parent of the Child, and – adoption of a Child can be by same sex or heterosexual couples. • Dependant Child commences Tertiary Education. • Effecting a first mortgage on the purchase of a home, or increasing an existing first mortgage for the purpose of building or renovation works on the home: – the mortgage must be on your principal place of residence with a mortgage provider. Limits apply to benefit amount increases available under Guaranteed Future Insurability (see Section 7.3 of the PDS).
Home Duties	means you are wholly engaged in full-time unpaid domestic duties in your own residence.

This term...	Means...
Income	means for: • **Employed Person** The total pre-tax remuneration paid to an Employed person including salary, commission, bonuses, overtime, fringe benefits and superannuation contributions (statutory and/or voluntary). This does not include income which is not derived from the Life Insured's personal exertion or activities, such as interest or dividend payments. • **Self-employed Person** Income that you generate and receive from your business or practice due to your personal exertion or activities, less your share of necessarily incurred business expenses, for the last financial year. Income does not include other unearned income such as dividends, interest, rental income or proceeds from the sale of assets, or royalties.
Indemnity	• The monthly benefit payable in the event of Total Disablement is the lower of the Insured Monthly Benefit under the Income Protection benefit and 75% of the first $26,667 of your monthly Pre-disablement Income (Indemnity), at the start of the Total Disablement plus 50% of the next $20,000 of your monthly Pre-disablement Income (Indemnity) plus 20% of the next $150,000 of your monthly Pre-disablement Income (Indemnity) • The Insured Monthly Benefit is not guaranteed • Reasonable financial evidence must be provided before the payment of any claim. Claim offsets for other sources of income may apply (see Section 16.2.5), and • Cover on an indemnity basis is available to Occupation Categories A1, A2, M, A3, A4, B1, B2, C1, C2, D and E. *Inside Super* In addition, if you have Indemnity under the Superannuation Income Protection Plan, it is a requirement under superannuation legislation that you cannot receive more than your Pre-disablement Income. Consequently you will not be able to receive more than the Pre-disablement Income (Indemnity), from all sources while you are being paid a benefit for Temporary Incapacity within the superannuation environment. Therefore, regardless of any other terms in this document or the PDS, we will reduce any benefit we pay you inside the superannuation environment so that the total of all income you receive from all sources, except interest, dividends and other similar investment income, does not exceed 100% of your Pre-disablement Income (Indemnity) as at the date of disablement. If the Indemnity monthly benefit payable under the Superannuation Income Protection Plan is reduced due to this cap, the amount of such reduction can be considered under a Linked Benefit (Super Extras) outside super, if applicable.
Injury	means a physical injury which occurs entirely independently of a health condition or any other cause whilst the Policy is in force. The injury must result in disablement within one year of the date of your physical injury. Sickness resulting from medical or surgical treatment rendered necessary by the physical injury will not constitute an 'Injury'.

This term...	Means...
Insured Monthly Benefit	means; **For Agreed Value policies:** Your Insured Monthly Benefit is agreed with you based on your Income at the time your application is underwritten, and will be stated on the Policy Schedule^. The monthly benefit we will pay may be subject to claim offsets (see Section 16.1.4). The amount of financial evidence that you will be reasonably required to provide on your Income at time of claim is based on whether you have **Agreed Value (Verified)**, **Agreed Value (Unverified)** or **Agreed Value (Partially Verified)**. The type of Agreed Value cover that you hold will be shown on your Policy Schedule. For further details on the monthly benefit calculation where Agreed Value cover is held, see the Agreed Value definition in Section 18.1. Agreed Value Income Protection insurance cover is only available if the Policy is replacing an existing Priority Protection Agreed Value Income Protection insurance cover from AIA Australia and the cancel and replace is being performed for an administrative reason where an alteration to the existing policy is not available, for example, to facilitate a change of ownership or correct an administrative error affecting the existing policy. Agreed Value is only available with a Superannuation Plan where you have Super Extras as a Linked Benefit attached to a separate Policy outside super. If your monthly benefit amount exceeds 100% of your Pre-disablement Income, the amount of the excess will be paid under Super Extras. ^Unless otherwise disclosed to you or agreed with you. Your Insured Monthly Benefit may be adjusted by any benefit alterations the Policy Owner has effected, or as adjusted by us in accordance with the policy terms and conditions and notified to the Policy Owner such as any applicable Benefit Indexation. **For Indemnity and Extended Indemnity policies (Income Protection cover):** Your Insured Monthly Benefit (subject to applicable claim offsets) is the lesser of: • your monthly benefit stated on the Policy Schedule^, and • 75%^^ of your monthly Pre-disablement Income (Indemnity/Extended Indemnity) at the time of becoming Totally Disabled. Any amount of the Sum Insured shown on your Policy Schedule relating to Retirement Optimiser will be ignored for all income protection benefits except Retirement Optimiser. ^Unless otherwise disclosed to you or agreed with you. Your Insured Monthly Benefit may be adjusted by any benefit alterations the Policy Owner has effected, or as adjusted by us in accordance with the policy terms and conditions and notified to the Policy Owner such as any applicable Benefit Indexation. ^^75% of your monthly Pre-disablement Income (Indemnity/Extended Indemnity) is calculated as follows: • 75% of the first $26,667 of your monthly Pre-disablement Income (Indemnity/ Extended Indemnity) at the start of the Total Disablement • plus 50% of the next $20,000 of your monthly Pre-disablement Income (Indemnity/Extended Indemnity), • plus 20% of the next $150,000 of your monthly Pre-disablement Income (Indemnity/Extended Indemnity). See Section 18.1 for the Indemnity and Pre-disablement Income (Indemnity/Extended Indemnity) definitions. Note: under the Superannuation Income Protection Plan, the monthly benefit may be reduced so that it does not exceed 100% of your Pre-disablement Income. The amount of such reduction can be paid under a Linked Benefit (Super Extras) outside super, if applicable.

This term...	Means...
Involuntary Unemployment/ Involuntarily Unemployed	has two different meanings depending on the type of cover: • means, for Income Protection and Income Protection Accident Only, you: (a) are no longer employed or working in an occupation that generates Income through no choice or fault of your own and due to factors outside your control (b) have registered with a recognised employment agency (c) are actively seeking employment, and – had Full-time Employment and your employer terminated your employment – you were made redundant (this does not include an unsuccessful probation period, dismissal due to unsatisfactory performance or unacceptable behaviour, resignation or a voluntary redundancy). – you were Self-employed and you stopped work because your business permanently ceased trading for reasons outside of your control, or – your fixed term contract stopped before the end of the contract (except in the circumstance where a project was completed early). • means, for Repayment Relief, you: (a) are no longer employed or working in an occupation that generates Income through no choice or fault of your own and due to factors outside your control (b) have registered with a recognised employment agency (c) are actively seeking employment, and – had permanent Full-time Employment or you were a Permanent Part-time Employee and your employer terminated your employment, or – you were made redundant (this does not include an unsuccessful probation period, dismissal due to unsatisfactory performance or unacceptable behaviour, resignation or a voluntary redundancy). Requirements (b) and (c) above are waived where you suffer disablement (either total or partial disablement) or Terminal Illness and involuntary unemployment at the same time.
Life Insured	means the individual whose life is insured under an insurance policy.
Linked Benefits	means Superannuation PLUS, Maximiser, Super Extras or Repayment Relief.
Marriage	means: • a marriage or customary union as recognised in terms of the laws of Australia • a union recognised as a marriage in accordance with the tenets of any religion, or • two adults who are in a relationship as a couple (whether or not legally married to each other), regardless of their sex, where the two adults live with each other on a permanent and genuine domestic basis and have done so for a continuous period of at least two years.
Medical Practitioner	means a person, who is legally qualified and registered as a Medical Practitioner by The Australian Health Practitioner Regulation Agency (AHPRA) or equivalent successor body, but not where that Medical Practitioner is: • the Policy owner or Life Insured; • a business partner, employee, work colleague or employer of the Policy owner or Life Insured; or • an Immediate Family Member of the Policy owner or Life Insured. The Medical Practitioner must be an appropriate Medical Practitioner for the treatment of your Injury or Sickness. Where reasonable and appropriate, we may require evidence from a Medical Practitioner who is registered on the AHPRA Specialists Register. If practising other than in Australia, the Medical Practitioner must be approved by us, acting reasonably, have qualifications equivalent to Australian standards and be willing to communicate in English or via a translator.

This term...	Means...
Needlestick Injury Benefit Calculation (all other income protection plans)	Needlestick Injury Benefit Amount (Agreed Value, Indemnity or Extended Indemnity) will be: (A – B)/A x C, where A = Pre-needlestick Injury Income (Agreed Value, Indemnity or Extended Indemnity), B = Monthly Income after Date of Loss (Needlestick), earned during the assessed period, and C = Insured Monthly Benefit If your monthly Income whilst the Needlestick Injury benefit is being paid is negative, we will treat 'B' above as zero. If there is a delay between the time you generate the monthly Income and when you actually received it, we will deem the Income to have been received in the month in which it was actually generated and this Income will form the basis of our calculation of 'B'. The amount of benefit payable in a month may be reduced by any claim offsets (see Section 16.1.4). **Indemnity and Extended Indemnity** The aggregate of the Needlestick Injury Benefit Amount, your earnings in that month from personal exertion and any other payments received by you (see (i) and (ii) of the 'claim offset' condition in 16.1.4) where applicable, cannot exceed the lower of the Insured Monthly Benefit under the Needlestick Injury Benefit Amount and 100% of your Pre-needlestick Injury Income for Indemnity or Extended Indemnity. See the definitions for Date of Loss (Needlestick), Waiting Period (Needlestick) and Pre-needlestick Injury Income (Agreed Value, Indemnity or Extended Indemnity). Different definitions apply to Agreed Value, Indemnity and Extended Indemnity.
Non-smoker	means that, at a point in time, not having smoked tobacco or any other substance for a continuous period of 12 months prior to that point in time.
Normal Domestic Duties	means the following household duties: • cooking and preparing meals – meaning the ability to prepare meals using kitchen appliances • cleaning the home – meaning the ability to carry out the basic internal household chores using domestic equipment such as a vacuum and mop • washing clothes – meaning the ability to do the household's laundry to a basic standard • shopping for groceries – meaning the ability to leave the home to purchase general household grocery items, and • caring for Children – meaning the ability to care for and supervise Children (where applicable). You will be considered able to carry out all Normal Domestic Duties if you are able to perform any one of these duties to the standard that they would ordinarily be performed by a person completing unpaid domestic duties.

This term...	Means...
Occupation Category	means the classification of your occupation as follows: A1, A2, M, A3, A4, B1, B2, C1, C2, D, E and Home Duties. Your occupation class is shown in your Policy Schedule.

Occupation Category	Description
A1	• For professionals, executives and senior management earning more than $120,000 per annum over the last two years and in an office-based management role. • Or, for professionals, executives and senior management whose income is less than $120,000 per annum over the last two years, then they must have a tertiary qualification* related to their current occupation and they must work in an office-based environment. *Tertiary qualification means a Bachelor's degree, Master's degree or PhD granted by a recognised third level institution.
A2	• Primarily for Science and IT Professionals that are office and/or laboratory based. This category also includes select Engineering professionals that may not be **solely** office bound. Includes Civil Engineers, Research Chemists, and Computer Programmers.
M	• Select highly qualified medical professionals requiring membership of a professional or government body in order to practise that occupation. • Includes Doctor (medical), Anaesthetist, and Cardiologist. This category excludes allied health professionals such as chiropractors, osteopaths and physiotherapists.
A3	• White collar occupations that involve clerical and administrative work only, who are not working in a warehouse, manufacturing or industrial environment. Includes data entry operators, clerks, and copywriters.
A4	• Select white collar occupations that are not strictly office or deskbound and whose roles may include a degree of driving or travel. This category is also for select allied health professionals whose roles may require some clinical hands-on duties. Includes Interior Designers, Osteopaths and Agricultural Consultants.
B1	• Occupations not classified as white collar and may involve some very light manual work. Includes supervisors and persons working in environments with a low accident or sickness risk.
B2	• Occupations that involve light manual work or limited driving or working in environments with an increased accident or sickness risk.
C1	• People who perform predominantly light to moderate manual duties in various industries and environments with a moderately increased accident or sickness risk, including selected tradespeople.* *Trade certification and licencing and currently working in that trade.
C2	• People who perform moderate to heavy manual duties in various industries and environments with a moderately high risk of accident or sickness, including selected tradespeople.* *Trade certification and licencing and currently working in that trade.
D	• Semi-skilled workers and unqualified tradespersons, who perform heavy manual work – e.g. fencing contractor, plasterers, cleaners.
E	• Unskilled workers who perform extra heavy manual work – e.g. concreters, earth-moving workers, carpet layers. • The working environment may present a significant injury or sickness risk.
Home Duties	• Where you are wholly engaged in full-time unpaid domestic duties in your own residence.

Ordinary Plan	means Life Cover Plan, Crisis Recovery Stand Alone Plan, Income Protection Plan or Business Expenses Plan not owned by a superannuation fund. Where the context requires, Ordinary Plan also refers to any Linked Benefits not owned by a superannuation fund.
Partially Disabled/ Partial Disablement	means the relevant Partial Disablement definition that applies to you.

This term...	Means...
Partial Disablement	means:

Outside Super

that **solely** due to Injury or Sickness, you are:

- unable to work in your own occupation at full capacity but are working in a reduced capacity in any occupation
- earning a monthly Income which is less than your Pre-disablement Income, and
- under the regular care of, and following the advice of, a Medical Practitioner.

Inside Super

that **solely** due to Injury or Sickness you are:

- unable to work in your own occupation at full capacity
- working in a reduced capacity in any occupation
- earning a monthly Income which is less than your Pre-disablement Income
- under the regular care of and following the advice of a Medical Practitioner, and
- at the time of the making of the claim, disabled in a manner consistent with the Temporary Incapacity condition of release under the *Superannuation Industry (Supervision) Regulations 1994*.

Partial Disablement – Income Protection Capability Clause

Partial Disablement benefit amount (Agreed Value, Indemnity or Extended Indemnity) will be:
(A – B)/A x C,
where
A = Pre-disablement Income (Agreed Value)
Pre-disablement Income (Indemnity)
Pre-disablement Income (Extended Indemnity),
B = Monthly Income while Partially Disabled, and
C = Insured Monthly Benefit

If your monthly Income while Partially Disabled is negative, we will treat it as zero. If there is a delay between the time you generate the monthly Income and when you actually received it, we will deem the Income to have been received in the month in which it was actually generated and this Income will form the basis of our calculation of 'B'.

If you are Partially Disabled and are not working to the extent of your capability, or working in a reduced capacity which is less than your capability, as a result of causes other than Injury or Sickness, and this situation continues for at least two months, then 'B' will be calculated based on what you could reasonably be expected to earn if you were working to the extent of your capability.

Your capability (having regard to your Injury or Sickness) and what you could reasonably be expected to earn if you were working to the extent of your capability will be determined by taking into account available medical evidence (including the opinion of your Medical Practitioner) and any other relevant considerations directly related to your medical condition (including information provided by you).

If we are making monthly benefit payments and these are adjusted in accordance with the terms of the Policy due to a change in how we calculate 'B', we will notify you 30 days prior to this taking place.

If you are unable to perform the important Income-producing duties of your usual occupation for more than 10 hours per week then we will not change how we calculate 'B'.

The amount of benefit payable will be adjusted for any claim offsets (see condition 16.2.4).

Outside Super

Under an Ordinary Plan only, if you are earning 25% or less of Pre-disablement Income (Agreed Value), Pre-disablement Income (Indemnity) or Pre-disablement Income (Extended Indemnity), during any of the first three months immediately after the end of the Waiting Period, we will pay the Total Disablement benefit for that month.

This term...	Means...
Partial Disablement – Multi Definition	Applicable only if the Advantage Optional or PLUS Optional benefit is selected. If you are employed, or have been unemployed or on maternity or paternity leave for less than 12 consecutive months immediately before your disablement started, we will consider you to be Partially Disabled if, **solely** due to Sickness or Injury: • you are working for more than 10 hours per week in your usual occupation, or a gainful occupation • your monthly Income is more than 20% of your Pre-disablement Income but less than 100% of your Pre-disablement Income • you are working in a reduced capacity in your usual occupation or a gainful occupation • you are not Totally Disabled, and • you are under the regular care of, and following the advice of, a Medical Practitioner. If you have been unemployed or on maternity or paternity leave for 12 consecutive months or longer immediately before your disablement started, we will treat your usual occupation as being 'any occupation for which you are reasonably suited by education training or experience'. If the Advantage Optional benefit or the PLUS Optional benefit is selected, this Partial Disablement – Multi Definition will be applicable to: • Business Expenses when Business Expenses is selected as a Rider Benefit under an Income Protection Plan, and • Business Expenses Stand Alone.
Permanent Part-time Employee	means, for Income Protection and Income Protection Accident Only, a person who is employed to undertake identifiable duties for at least three days a week and for a minimum of 20 hours per week, for 48 weeks per year (excluding public holidays), and with paid sick and holiday leave entitlements. People who are Self-employed are not eligible to be considered as a Permanent Part-time Employee.
Permitted Condition of Release	The proceeds of any claim on the Policy under which your Superannuation Plan benefits are provided cannot be paid to you by the trustee if, in the trustee's opinion, a condition of release has not been satisfied under the *Superannuation Industry (Supervision) Regulations 1994*. Schedule 1 of the *Superannuation Industry (Supervision) Regulations 1994* sets out the conditions of release under which a superannuation benefit can be paid. All trustees must be satisfied that any insurance proceeds they receive can be paid from the relevant fund under a prescribed condition of release, and trustees are prohibited from acquiring benefits which may provide a payment in circumstances where a prescribed condition of release has not been met. The prescribed conditions of release relevant to life insurance are: • death • a terminal medical condition • permanent incapacity, and • temporary incapacity (income protection only).
Policy	means an insurance policy providing Ordinary Plan or Superannuation Plan benefits, the terms of which are set out under: • the AIA Priority Protection PDS including this incorporated by reference material, • the Policy Schedule, including any endorsements and conditions specified in or attached to that schedule, and • the application for the Policy, including any declaration and statements relating to the Policy in that application. These documents constitute the entire agreement between AIA Australia and the Policy Owner in respect of the Policy. To the extent that the AIA Priority Protection PDS describes your rights and obligations as a member of a superannuation fund (including as a member of the Scheme), these rights and obligations are not terms of a Policy that is acquired on your behalf by the trustee of the relevant fund. Any variation of the Policy must be evidenced in writing bearing the signature of one of our authorised officials.
Policy Anniversary	means an anniversary of the due date of the first premium shown on the Policy Schedule.
Policy Owner	means the person or entity who legally owns an insurance policy, including the trustee of a superannuation fund when a Superannuation Plan is issued.

This term...	Means...
Policy Schedule	means the schedule provided to the Policy Owner when we accepted your application for insurance cover or agree to cancel and replace an existing policy. The schedule sets out the cover specific to your Policy. The Policy Schedule (including any endorsements or conditions specified in it), the PDS (including this incorporated by reference material) and the application for the Policy, together make up the Policy.
Pre-disablement Income	means the relevant Pre-disablement Income definition that applies to you.
Pre-disablement Income (Agreed Value)	is your highest average monthly Income for any financial year since the date two years before the Commencement Date of the Income Protection benefit up to the commencement of disablement. (In the case of a policy which has been cancelled and replaced, this will be the commencement of the original policy.) During disablement the Pre-disablement Income (Agreed Value) amount will be increased every 12 months, following the date of disablement, by the Consumer Price Index Increase (CPI Increase). *Inside Super* Under the Superannuation Income Protection Plan, your Pre-disablement Income (Agreed Value) is the greater of your average monthly income for the: • 12 consecutive months preceding the commencement of disablement, and • latest financial year preceding the commencement of disablement. If the monthly benefit payable under the Superannuation Income Protection Plan is reduced due to this definition, the amount of such reduction can be paid under a Linked Benefit (Super Extras) outside super, if relevant. During disablement the Pre-disablement Income (Agreed Value) amount will be increased every 12 months, following the date of disablement, by the Consumer Price Index Increase (CPI Increase).
Pre-disablement Income (Extended Indemnity)	is your highest average monthly income for any consecutive 12 months over the three years prior to disablement. During disablement the Pre-disablement Income (Extended Indemnity) amount will be increased every 12 months, following the date of disablement, by the Consumer Price Index Increase (CPI Increase).
Pre-disablement Income (Indemnity)	is the greater of your average monthly income for: • the 12 consecutive months preceding the commencement of disablement, and • the latest financial year preceding the commencement of disablement. During disablement the Pre-disablement Income (Indemnity) amount will be increased every 12 months, following the date of disablement, by the Consumer Price Index Increase (CPI Increase).
Pre-existing Condition	means a health condition: • that first occurred before the commencement, reinstatement or increase of the relevant cover; and • which you had at the relevant time been aware of, or which a reasonable person in your position could have been expected to have been aware of. If, in relation to a health condition, you had suffered symptoms which, to a reasonable person, would have indicated the presence of that health condition or the need to seek medical treatment or investigation that would have revealed the presence of that health condition prior to the commencement, reinstatement or increase of the relevant benefit, that health condition will be a Pre-existing Condition notwithstanding that you were not in fact aware that you had the health condition. Where the original Policy has been cancelled and replaced, the disclosures made prior to the commencement of the original Policy will continue to be relied on under the new Policy.
Pre-needlestick Injury Income (Agreed Value)	is your highest average monthly Income for any financial year since the date two years before the Commencement Date of the Needlestick Injury benefit up until the Date of Loss (Needlestick). In the case of a policy which has been cancelled and replaced, this will be the commencement of the original policy. Whilst the Needlestick Injury benefit is being paid, the Pre-needlestick Injury Income (Agreed Value) amount will be increased every 12 months, following the date of commencement of claim payments for the Needlestick Injury benefit, by the Consumer Price Index Increase (CPI Increase).

This term...	Means...
Pre-needlestick Injury Income (Indemnity and Extended Indemnity)	is the greater of your average monthly Income: • for the 12 consecutive months preceding the Date of Loss (Needlestick), and • for the latest financial year preceding the Date of Loss (Needlestick). Whilst the Needlestick Injury benefit is being paid, the Pre-needlestick Injury Income (Indemnity or Extended Indemnity) amount will be increased every 12 months, following the date of commencement of claim payments for the Needlestick Injury benefit, by the Consumer Price Index Increase (CPI Increase).
Priority Protection	means the Priority Protection and Priority Protection for Platform Investors insurance products the subject of the AIA Priority Protection PDS.
Rider Benefit	refers to any optional benefit that can be added to another benefit.
Sabbatical Leave	means leave taken for study or travel as a normal part of your occupation. The insured must be at work and not disabled at the commencement of the leave. Leave must be agreed with your employer with a guaranteed right to return to employment.
Self-employed	means working for payment or reward (other than as an employee) in a business or an enterprise over which you have power or control either because you own it or you are a partner in the partnership that owns it.
Sickness	means an illness or disease which manifests itself after the Policy is in force with respect to symptoms that would cause a reasonable person to seek diagnosis, care or treatment, or receive medical advice, care or treatment from a Medical Practitioner.
Spouse	means: • a person to whom you are legally married, or • a person (whether of the same or a different sex) who, although not legally married to you, lives with you on a genuine domestic basis in a relationship as a couple (de facto), or • a person (whether of the same or different sex) with whom you are in a relationship that is registered under a relevant law of an Australian state or territory.
Suited Occupation	means an occupation you are reasonably suited to by education, training or experience, including that which has been acquired through occupational rehabilitation programs, re-skilling or employment acquired during the claim period.
Sum Insured	means the Sum Insured applicable to that benefit as shown on the Policy Schedule, as adjusted in accordance with the Policy terms and conditions and notified to the Policy Owner, such as any applicable Benefit Indexation.
Superannuation Plan	means Superannuation Income Protection Plan in this incorporated by reference material.
Temporary Incapacity	means, in relation to a member who has ceased to be gainfully employed (including a member who has ceased temporarily to receive any gain or reward under a continuing arrangement for the member to be gainfully employed), means ill-health (whether physical or mental) that caused the member to cease to be gainfully employed but does not constitute permanent incapacity. If the temporary incapacity condition of release is met, income protection benefits may only be paid as a non-commutable income stream for the duration of the incapacity.
Terminal Illness	means the diagnosis of an illness which, in the reasonable opinion of an appropriate specialist Medical Practitioner, is likely to result in you passing away within 24 months of the diagnosis regardless of any treatment that may be undertaken. *Inside Super* In addition to the above requirements, under a Superannuation Plan a condition will only constitute a Terminal Illness where two Medical Practitioners, one of whom must be a specialist practising in an area related to the condition, must certify in their reasonable opinion that the condition is likely to result in you passing away within 24 months of the date of the certificate (certification period) and for each of the certificates, the certification period must not have ended.

This term...	Means...
Tertiary Education	means a person's education through an accredited *university or a technical and further education institution*, except where such education is in connection with that person's enlistment, training or service in the armed forces of any country.
Totally Disabled/ Total Disablement	means the relevant Total Disablement definition that applies to you.
Total Disablement (Income Protection)	means that, **solely** as a result of Injury or Sickness, you are: • unable to perform one or more duties of your occupation that is important or essential in producing Income • under the regular care of, and following the advice of, a Medical Practitioner, and • not working (whether paid or unpaid). ***Outside Super*** For Ordinary Plans only, if you have been unemployed or on maternity or paternity leave for more than 12 consecutive months immediately preceding the occurrence of an event giving rise to a claim, then Total Disablement (Income Protection) means that, **solely** as a result of Injury or Sickness, you are: • unable to perform any occupation for which you are reasonably suited by education, training or experience • under the regular care of, and following the advice of, a Medical Practitioner, and • not working (whether paid or unpaid). If you are on Sabbatical Leave it will not be considered as unemployment. Sabbatical leave must be for the purpose of research and cannot exceed 12 months or the sabbatical period specified in the award covering you, whichever is the shorter period. ***Inside Super*** For Superannuation Plans only, you must also at the time of making the claim, be disabled in a manner consistent with the Temporary Incapacity condition of release under the *Superannuation Industry (Supervision) Regulations 1994*.
Total Disablement (Income Protection – Occupation E)	means that, **solely** as a result of Injury or Sickness, you are: • unable to perform all of the duties of your occupation and any other occupation, • under the regular care of, and following the advice of, a Medical Practitioner, and • not working (whether paid or unpaid). ***Outside Super*** For Ordinary Plans only, if you have been unemployed or on maternity or paternity leave for more than 12 consecutive months immediately preceding the occurrence of an event giving rise to a claim, then Total Disablement (Income Protection – Occupation E) means that, **solely** as a result of Injury or Sickness, you are: • unable to perform any occupation, • under the regular care of, and following the advice of, a Medical Practitioner, and • not working (whether paid or unpaid). ***Inside Super*** For Superannuation Plans only, you must also at the time of making the claim, be disabled in a manner consistent with the Temporary Incapacity condition of release under the *Superannuation Industry (Supervision) Regulations 1994*.

This term...	Means...
Total Disablement – Multi Definition	Applicable only if the Advantage Optional or PLUS Optional benefit is selected. a) If you are employed, or have been unemployed or on maternity or paternity leave for less than 12 consecutive months immediately before your disablement started, we will consider you to be Totally Disabled if, **solely** as a result of Injury or Sickness, you are: • unable to perform one or more of the important Income-producing duties of your usual occupation for more than 10 hours per week • not working more than 10 hours per week in your usual occupation or any gainful occupation, and • under the regular care of, and following the advice of, a Medical Practitioner. However, if you have been unemployed or on maternity or paternity leave for more than 12 consecutive months immediately before your disablement started, we will consider you to be Totally Disabled if, **solely** as a result of Injury or Sickness, you are: • unable to perform the important Income-producing duties of any occupation for which you are reasonably suited by education, training or experience for more than 10 hours per week • not working more than 10 hours per week in any gainful occupation, and • under the regular care of, and following the advice of, a Medical Practitioner. Working hours for this benefit will equate to 25 hours per week. Or, b) We will consider you to be Totally Disabled if, **solely** as a result of Injury or Sickness, you are: • unable to perform one or more duties of your usual occupation that is important or essential in producing Income • under the regular care of, and following the advice of, a Medical Practitioner, and • not working (whether paid or unpaid). However, if you have been unemployed or on maternity or paternity leave for more than 12 consecutive months immediately before your disablement started, we will consider you to be Totally Disabled if, **solely** as a result of Injury or Sickness, you are: • unable to perform any occupation for which you are reasonably suited by education, training or experience • under the regular care of, and following the advice of, a Medical Practitioner, and • not working (whether paid or unpaid). Or, c) We will consider you to be Totally Disabled if, **solely** as a result of Injury or Sickness, you are: • unable to perform one or more duties of your usual occupation that is important or essential in producing Income • under the regular care of, and following the advice of, a Medical Practitioner, and • earning 20% or less of your Pre-disablement Income in your usual occupation or any gainful occupation. However, if you have been unemployed or on maternity or paternity leave for more than 12 consecutive months immediately before your disablement started, then we will consider you to be Totally Disabled if, **solely** as a result of Injury or Sickness, you are: • unable to perform any occupation for which you are reasonably suited by education, training or experience • under the regular care of, and following the advice of, a Medical Practitioner, and • earning 20% or less of your Pre-disablement Income in any occupation for which you are reasonably suited by education, training or experience. If you are on Sabbatical Leave it will not be considered as unemployment. Sabbatical leave must be for the purpose of research and cannot exceed 12 months or the sabbatical period specified in the award covering you, whichever is the shorter period. Total Disablement – Multi Definition will also be applicable to Business Expenses when selected together with the Advantage Optional or the PLUS Optional benefit under the Income Protection Plan.

<table>
<tr><th>This term...</th><th>Means...</th></tr>
<tr><td>Waiting Period (Income Protection)</td><td>
is stated on the Policy Schedule and means the number of days at the beginning of a period of disablement in respect of which no Total or Partial Disablement benefit is payable.

The Waiting Period begins on the earlier of the day:
• of your first consultation with a Medical Practitioner about the condition that gave rise to the claim, and
• that you first cease work due to that condition as long as it is not more than seven days before you first consult a Medical Practitioner about the condition and the Medical Practitioner provides reasonable medical evidence about when the disablement began.

You can return to work at any time during the Waiting Period, without the Waiting Period recommencing, subject to the following criteria being satisfied:

<table>
<tr><th rowspan="2">Occupation Category</th><th colspan="2">Waiting Period</th></tr>
<tr><th>14 days, 30 days, 60 days or 90 days</th><th>1 year or 2 years</th></tr>
<tr><td>A1, A2, M, A3, A4</td><td>• You are Totally Disabled or Partially Disabled for the duration of the Waiting Period.</td><td>• You are Totally Disabled or Partially Disabled for the duration of the Waiting Period, and
• Any return to Full-Time Employment was for 10 or less consecutive days.</td></tr>
<tr><td>B1, B2, C1, C2, D and E</td><td>• You are Totally Disabled for at least seven out of 12 consecutive days during the Waiting Period, and
• You are Totally Disabled or Partially Disabled for the balance of the Waiting Period.</td><td>• You are Totally Disabled for at least seven out of 12 consecutive days during the Waiting Period
• You are Totally Disabled or Partially Disabled for the balance of the Waiting Period, and
• Any return to Full-Time Employment was for 10 or less consecutive days.</td></tr>
</table>

Note: group salary continuance

Where:
• the Waiting Period under your Policy is two years, as stated on the Policy Schedule
• you are insured by us under a current group salary continuance with a two-year benefit period, and
• you return to work on a full-time basis following payment of a disablement benefit under a group salary continuance policy and the same or related disablement recurs within 12 months of returning to work,
then the Waiting Period under your Policy in respect of the recurring disablement will not recommence.

If you return to work for more than 12 months, then the Waiting Period applicable to you in respect of recurring disablement will restart from the day after the last day worked.

In relation to the Carer's Allowance benefit, the Waiting Period is the number of days from the date the Insured Child is confined to or near a bed at home or in a hospital in respect of which no Carer's Allowance benefit is payable.
</td></tr>
<tr><td>Waiting Period (Needlestick)</td><td>
is stated on the Policy Schedule and means the number of days at the beginning of a Needlestick Injury benefit claim (applicable to Occupational Category M only) in respect of which no Needlestick Injury benefit is payable.

The Waiting Period begins at the Date of Loss (Needlestick).
</td></tr>
<tr><td>Waive/Waives/Waived,</td><td>where it specifically relates to the Waiver of Premium or Involuntary Unemployment Waiver of Premium benefits, means to waive or refund premiums in respect of the relevant period.</td></tr>
</table>

19. Term Level premium structure

You can choose Term Level premium structure in certain circumstances if you are replacing an existing AIA Priority Protection policy which has a Term Level premium structure.

In this section

19.1 Entry ages
19.2 Benefit Indexation – effect on your premium
19.3 Term Level premiums
19.4 Term Level premiums may change
19.5 Premium adjustments
19.6 Loyalty discount

Other important information

As well as the information about insurance cover provided in this section, the AIA Priority Protection PDS contains important information about holding the insurance cover described in this document including when the insurance is available and how it can be structured (inside or outside superannuation).

You should read the PDS (together with this document) in full before making a decision about the insurance cover described in this section.

19.1 Entry ages

The following entry ages apply:

Life Cover entry age

		Minimum entry age		Maximum entry age	
Benefit	**Premium type**	Ordinary Plan	Super-annuation Plan	Ordinary Plan	Super-annuation Plan
Life Cover	5 Year Term Level	34 years	34 years	64 years	64 years
	10 Year Term Level	34 years	34 years	59 years	59 years
	15 Year Term Level	34 years	34 years	54 years	54 years

Total and Permanent Disablement (TPD) entry age

		Minimum entry age	Maximum entry age					
Benefit	**Premium type**	All occupations	A1, A2, M, A3, A4	B1, B2	C1, C2	D	E	Home Duties
TPD	5 Year Term Level	34 years	63 years	59 years	59 years	54 years	49 years	59 years
	10 Year Term Level	34 years	59 years	54 years	54 years	54 years	44 years	54 years
	15 Year Term Level	34 years	54 years	49 years	49 years	49 years	39 years	49 years

Crisis Recovery entry age

Benefit	**Premium type**	**Minimum entry age**	**Maximum entry age**
Crisis Recovery	5 Year Term Level	34 years	63 years
	10 Year Term Level	34 years	59 years
	15 Year Term Level	34 years	54 years

Total and Permanent Disablement Buy Back entry age

		Minimum entry age	Maximum entry age				
Benefit	**Premium type**	All occupations	A1, A2, M, A3, A4	B1, B2, C1, C2	D	E	Home Duties
TPD Buy Back	5 Year Term Level	34 years	59 years	59 years	54 years	49 years	59 years
	10 Year Term Level	34 years	59 years	54 years	54 years	44 years	54 years
	15 Year Term Level	34 years	54 years	49 years	49 years	39 years	49 years

Crisis Extension entry age

Benefit	Premium type	Minimum entry age	Maximum entry age
Crisis Extension	5 Year Term Level	34 years	59 years
	10 Year Term Level	34 years	54 years
	15 Year Term Level	34 years	49 years

Crisis Recovery Buy Back entry age

Benefit	Premium type	Minimum entry age	Maximum entry age
Crisis Recovery Buy Back	5 Year Term Level	34 years	59 years
	10 Year Term Level	34 years	54 years
	15 Year Term Level	34 years	49 years

Crisis Reinstatement entry age

Benefit	Premium type	Minimum entry age	Maximum entry age
Crisis Reinstatement	5 Year Term Level	34 years	59 years
	10 Year Term Level	34 years	54 years
	15 Year Term Level	34 years	49 years

19.2 Benefit Indexation – effect on your premium

When we increase the Sum Insured or Insured Monthly Benefit through Benefit Indexation, the payable premium amount also increases due to the increased Sum Insured or Insured Monthly Benefit.

The premium payable for the increased Sum Insured or Insured Monthly Benefit is based on:

- the increased Sum Insured or Insured Monthly Benefit amount
- our then current premium rates for this class of policy, and
- any special additional premium we've previously told you applies.

19.3 Term Level premiums

Term Level

You can also choose Term Level premium structure. Different Plans under your Policy can have different premium structures.

However, Rider Benefits must have the same premium structure as the Plan they are attached to, unless a benefit is only offered with a Variable age-stepped premiums or Variable premium structure.

The Term Level premium option means your premiums will be based on the current premium rate applicable to your age at the start of the Policy for an initial 5, 10 or 15 year term. There are other reasons your premium can change (see 'Other reasons why premiums can change'). Your premiums will then convert to Variable age-stepped premiums (which includes a loyalty discount) and be payable until the Expiry Date of the benefit.

19.4 Term Level premiums may change

The premium rates which apply to you under the Term Level premium structure may remain the same for a period of time, despite increases to your age, but the actual amount of premium payable by you during that period of time may still change where we adjust the applicable premium rates in accordance with 'Changes to fees and charges' section. Your premiums can also change (even if your premium rates do not change) if your Sum Insured or Monthly Benefit changes due to indexation.

19.5 Premium adjustments

For the initial term only, where Term Level premiums are being paid, any premium adjustments at each Policy Anniversary for Benefit Indexation increases will be calculated based on your age at the time that your relevant cover was first issued.

19.6 Loyalty discount

All benefits purchased on a Term Level premium basis will receive a 2.5% loyalty discount at the end of their initial term, when the premiums convert to Variable age-stepped premiums.

The discount will apply to that benefit until its Expiry Date.

If your Policy replaced a Priority Protection policy described in a product disclosure statement dated earlier than the Priority Protection Product Disclosure Statement and Policy Document prepared 8 May 2021 (version 22), the loyalty discount described in this PDS will not apply and the terms of the loyalty discount (if any) that your Policy is eligible for will be as described in that earlier product disclosure statement. If the policy being replaced had already qualified for a loyalty discount in accordance with the terms of the earlier product disclosure statement then that discount will continue to apply to your Policy.

If you cancel and replace this Policy, the loyalty discount described in this PDS will not apply to the replacement policy and the terms of the loyalty discount (if any) which is available in relation to the replacement policy will be as described in the PDS applicable to that replacement policy.

Only one loyalty discount will apply at any time.

The loyalty discount will not apply to any new benefits added or any increases in risk or Sums Insured (excluding Benefit Indexation increases) after the initial term. Total and Permanent Disablement and
Accidental Total and Permanent Disablement

20. TPD

20.1 Total and Permanent Disablement and Accidental Total and Permanent Disablement

Your insurance cover

Total and Permanent Disablement (TPD)

Pays a lump sum if you suffer Total and Permanent Disablement due to Injury or Sickness.

Accidental Total and Permanent Disablement (Accidental TPD)

Pays a lump sum if you suffer Total and Permanent Disablement due to Accidental Injury.

In this section

20.1.1 Benefit overview
20.1.2 Built-in Benefits
20.1.3 General terms and conditions
20.1.4 Limitations and exclusions
20.1.5 When cover begins and ends

Availability

TPD and Accidental TPD cover can be purchased as:

- Stand Alone cover (Ordinary Plan or Superannuation Plan)
- a Rider Benefit to Life Cover (Ordinary Plan, Linked Benefit or Superannuation Plan), or
- a Rider Benefit to Crisis Recovery Stand Alone cover (Ordinary Plan or Linked Benefit).

Cover type	Outside super		Inside super
TPD	◆ Ordinary Plan	❖ Linked Benefit (Superannuation PLUS or Maximiser)	● Superannuation Plan
Accidental TPD	◆ Ordinary Plan	❖ Linked Benefit (Superannuation PLUS)	● Superannuation Plan

20.1.1 Benefit overview

Table 24 shows the benefits available under TPD and Accidental TPD. The brief descriptions given in the Built-in Benefits table are a summary only. For the detailed terms, please refer to the relevant section noted in the table below. Please refer to the Your Obligations section of Section 10.1 of this PDS for important information on your obligations related to this benefit. The benefits that apply to you will be shown on your Policy Schedule.

Table 24

Benefit availability ◆ Ordinary Plan ❖ Linked Benefit ● Superannuation Plan

Insurance cover	Premium options
Total and Permanent Disablement	• Variable age-stepped premium • Variable premium • Optimum
Accidental Total and Permanent Disablement	• Variable age-stepped premium

Built-in Benefits	Benefit availability: TPD	Benefit availability: Accidental TPD	Section
Total and Permanent Disablement Pays a lump sum equal to the Sum Insured as at the end of the applicable qualifying period if you are disabled according to your applicable TPD definition (see Section 12.1): • Own Occupation* • Any Occupation • Universal • Home Duties. *If you select a Superannuation Plan, the TPD Own Occupation definition is only available if you also select a Linked Benefit (see Sections 9.2 and 9.3).	◆❖●	N/A	3.1.2
Accidental Total and Permanent Disablement Pays a lump sum equal to the Sum Insured if you are disabled **solely** because of Accidental Injury and according to your applicable TPD definition (see Section 12.1): • Any Occupation • Home Duties.	N/A	◆❖●	3.1.2
Partial and Permanent Disablement Provides a partial payment from your Sum Insured if you suffer the permanent loss of the use of one arm, one leg, or sight in one eye. The advance payment is 25% of the Sum Insured up to a maximum of $750,000. If you select the TPD/Accidental TPD Stand Alone benefit, you must survive for 14 days from the date of the loss to be eligible for this payment. Where Accidental Total and Permanent Disablement applies, a Partial and Permanent Disablement benefit will only be paid if you are disabled **solely** because of Accidental Injury.	◆❖	◆❖	3.1.2
Conversion to Loss of Independence Instead of TPD/Accidental TPD Stand Alone benefit ending on your Expiry Date, we will convert the cover to a Loss of Independence benefit until the earliest of: • the Policy Anniversary prior to your 100th birthday or; • the Expiry Date of the Life Cover benefit (where TPD cover is purchased as a Rider Benefit to Life Cover). Conversion to Loss of Independence is not available within a Superannuation Plan, Maximiser, Occupation Category E or where TPD is a Rider Benefit to Crisis Recovery Stand Alone or where Accidental TPD is a Rider Benefit. Where Accidental Total and Permanent Disablement Stand Alone benefit applies, a Loss of Independence benefit will only be paid if you are disabled **solely** because of Accidental Injury.	◆❖	◆❖	3.1.2
Conversion option Allows you to convert your TPD cover under a Superannuation Life Cover Plan to an Ordinary Plan prior to the Expiry Date of your TPD benefit.	●	●	9.1

Built-in Benefits	Benefit availability: TPD	Benefit availability: Accidental TPD	Section
Day 1 TPD Removes the qualifying period for benefit payments for selected 'Other Serious Crisis Events'.	◆●	N/A	3.1.2
Financial Planning Reimbursement Pays up to $5,000 to reimburse financial planning advice obtained within 12 months of a claim payment across all policies. The maximum total amount payable under all policies with us for the life insured is $5,000.	◆❖	◆❖	7.5
Benefit Indexation Automatically increases your Sum Insured at the Policy Anniversary each year by the higher of the CPI Increase and 5%, and adjusts your premium accordingly. You can opt out of this benefit on your application form or before any Policy Anniversary.	◆❖●	◆❖●	7.2
Premium Freeze Allows you to keep your premium the same for the following year by reducing your Sum Insured amount. You must be at least 35 years old and paying Variable age-stepped premiums.	◆❖●	◆❖●	7.1
Premium and Cover Pause Benefit For eligible policies, and subject to acceptance of an application, allows you to pause premiums and cover for a period of 3, 6 or 12 months in certain circumstances.	◆	◆	7.6
Accommodation Benefit Where we pay the Total and Permanent Disablement or Accidental Total and Permanent Disablement Sum Insured, we will reimburse the accommodation costs incurred by your Immediate Family Members whilst you are confined to a bed more than 100 km from your usual place of residence (up to $250 per day for up to 30 days). The Accommodation benefit can assist an Immediate Family Member with the costs of accommodation to be near you provided you are confined to a bed or hospitalised.	◆❖	◆❖	3.1.2
Counselling Benefit Where we pay the Total and Permanent Disablement or Accidental Total and Permanent Disablement Sum Insured, we will also pay $200 for each time you and/or an Immediate Family Member attend a session of Counselling related to the claimable event, up to a maximum total value of $1,200 per Life Insured.	◆❖	◆❖	3.1.2
Complimentary Interim Accidental Total and Permanent Disablement Cover Pays a lump sum outside superannuation in the event that you become Totally and Permanently Disabled whilst we are assessing your application, **solely** because of an Accidental Injury. This cover applies for up to 90 days from the date of your signed application.	◆❖	◆❖	13.2

Rider Benefits – optional benefits at an additional cost	Benefit availability: TPD	Benefit availability: Accidental TPD	Section
Total and Permanent Disablement Buy Back (only available where TPD is purchased as a Rider Benefit to Life Cover)	◆❖●	N/A	8.1
Life Cover Purchase (only available under TPD Stand Alone or where TPD is purchased as a Rider Benefit to Crisis Recovery Stand Alone)	◆●	N/A	8.4
Family Protection (only available under TPD/Accidental TPD Stand Alone)	◆❖	◆❖	8.9
Forward Underwriting (only available under TPD Stand Alone)	◆	N/A	8.11
Business Safeguard Forward Underwriting (only available under TPD Stand Alone)	◆	N/A	8.12
Repayment Relief (only available under TPD Stand Alone)	◆	N/A	8.16

20.1.2 Built-in Benefits

This section sets out the terms and conditions of the Built-in Benefits that apply specifically to TPD and/or Accidental TPD as indicated in Table 24. Each benefit is subject to the general terms and conditions, limitations and terms around when cover begins and ends set out in Sections 3.1.3–5 and Section 10.2.

The rest of the benefits listed in the table are not specific to TPD or Accidental TPD and can apply to other insurance cover described in this PDS. For information about those benefits, please refer to the sections indicated in the table.

1. Total and Permanent Disablement

We will pay a lump sum equal to the TPD Sum Insured if you are disabled according to the TPD definition shown on your Policy Schedule.

The definitions available under the TPD benefit are:
- Total and Permanent Disablement (Own Occupation)*
- Total and Permanent Disablement (Any Occupation)
- Total and Permanent Disablement (Universal) – Occupation Category E only, and
- Total and Permanent Disablement (Home Duties)

*If you select a Superannuation Plan, the Total and Permanent Disablement (Own Occupation) definition is only available if you also select a Linked Benefit (Superannuation PLUS or Maximiser – see Sections 9.2 and 9.3).

See Section 12.1 for details of each TPD definition.

2. Accidental Total and Permanent Disablement

We will pay a lump sum equal to the Accidental TPD Sum Insured if you are disabled according to the TPD definition shown on your Policy Schedule, **solely** because of an Accidental Injury.

The definitions available under the Accidental TPD benefit are:
- Total and Permanent Disablement (Any Occupation), and
- Total and Permanent Disablement (Home Duties).

See Section 12.1 for details of each TPD definition.

3. Partial and Permanent Disablement and Accidental Partial and Permanent Disablement

We will make a partial payment of 25% of the Sum Insured up to a maximum of $750,000 if you suffer the permanent loss of use of one arm, or one leg, or the permanent loss of sight in one eye.

This benefit will be paid only once during the lifetime of the Policy, and any partial payment made will reduce the relevant TPD or Accidental TPD Sum Insured amount.

For Accidental TPD, we will pay this benefit if you meet the Partial and Permanent Disablement definition and the loss is **solely** because of Accidental Injury.

If you select TPD/Accidental TPD as a Stand Alone Plan, you must survive for a period of 14 days from the date of loss to be eligible for the Partial and Permanent Disablement or Accidental Partial and Permanent Disablement benefit.

4. Conversion to Loss of Independence

At the Expiry Date for your Occupation Category shown in Section 3.1.3, your TPD/Accidental TPD Stand Alone benefit will convert to a Loss of Independence benefit, which will continue until the earliest of:
- the Policy Anniversary prior to your 100th birthday or;
- the Expiry Date of the Life Cover benefit (where TPD and Accidental TPD cover is purchased as a Rider Benefit to Life Cover).

The TPD/Accidental TPD Stand Alone benefit does not convert to a Loss of Independence benefit and ceases at the Expiry Date:
- within a Superannuation Plan or Maximiser,
- if you are Occupation Category E, or
- if the TPD is a Rider Benefit to Crisis Recovery Stand Alone.

If you make a claim after the conversion, we will pay the Loss of Independence Sum Insured if you meet the Loss of Independence definition.

Where you hold Accidental TPD Stand Alone benefit, the converted Loss of Independence benefit will only provide a payment if you meet the Loss of Independence definition and you are disabled **solely** because of Accidental Injury.

We will only pay this benefit once.

5. Day 1 TPD

To qualify for a TPD benefit payment you must be absent from your employment for an uninterrupted period of three consecutive months. However, we will remove this qualifying period under the Day 1 TPD benefit if you suffer one of the following 'Other Serious Crisis Events':
- Alzheimer's Disease or Dementia with significant cognitive impairment
- Blindness
- Loss of Hearing
- Motor Neurone Disease
- Multiple Sclerosis
- Muscular Dystrophy
- Paralysis (total and permanent), or
- Parkinson's Disease.

See the medical definitions above in Section 12.2.

Please note that you will still need to satisfy all other requirements of the TPD definition shown on your Policy Schedule to qualify for the Day 1 TPD benefit.

The Day 1 TPD benefit is not available under the TPD (Universal) definition that applies to Occupation Category E.

6. Accommodation Benefit

Where we pay the Total and Permanent Disablement or Accidental Total and Permanent Disablement Sum Insured, we will reimburse the accommodation costs incurred by your Immediate Family Members up to a maximum of $250 per day, for a maximum of 30 days, for each day:
- you are confined to bed due to the condition for which we paid the benefit

- you are confined to bed more than 100 kilometres from your usual place of residence; and
- the Immediate Family Member remains away from their home, having been required to travel more than 100 kilometres from their usual place of residence to be with the Life Insured.

We will require evidence which establishes your bed confinement and proof of the accommodation costs that have been paid.

If you are eligible for this benefit under more than one cover type, we will only pay up to a maximum of $250 per day and for a maximum of 30 days total per Life Insured, under all policies and benefit types. The total lifetime benefit paid under any Accommodation Benefit held under an AIA policy will not exceed $7,500 per Life Insured.

This Accommodation Benefit is not payable if you are also claiming Home Care Benefit under an AIA Priority Protection Income Protection benefit.

This benefit is not available when the benefit is solely structured through superannuation.

7. Counselling Benefit

Where we pay the Total and Permanent Disablement or Accidental Total and Permanent Disablement Sum Insured, we will also pay $200 for each time you and/or an Immediate Family Member of the Life Insured, attend a session of Counselling with a counsellor or psychologist in relation to the claimable event.

Your counsellor or psychologist must, at the time of providing the counselling service, be registered with the Australian Counselling Association (www.theaca.net.au) or the Psychotherapy and Counselling Federation of Australia (pacfa.org.au).

The maximum total Counselling Benefit amount we will pay across all benefits and all policies held with AIA is $1,200 per Life Insured.

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.

Counselling Benefit is not available when cover is solely structured through superannuation.

20.1.3 General terms and conditions

Sum Insured limits

	Occupation Categories				
Benefit	**A1, A2, M, A3, A4, B1, B2, C1, C2**	**D**	**E**	**Home Duties**	**Conditions**
TPD • Stand Alone • Rider Benefit to Life Cover	$5 million[1]	$2 million	$2 million	$2 million	Maximum limit applies to the total sums insured for TPD, TPD Stand Alone, Double TPD, Universal TPD, Universal TPD Stand Alone, Double Universal TPD, Accidental TPD, Accidental TPD Stand Alone and other similar benefits under other policies with us and other insurers. Rider Benefits cannot exceed the Sum Insured of the main benefit.
TPD • Rider Benefit to Crisis Recovery Stand Alone	$2 million	$2 million	$2 million	$1 million	
Accidental TPD • Stand Alone • Rider Benefit to Life Cover • Rider Benefit to Accidental Death • Rider Benefit to Crisis Recovery	$2 million	$2 million	Not available	$1 million	

1. The maximum total Sum Insured for TPD (from all sources) held under an Own Occupation definition is $3 million.

Entry age

		Minimum entry age	Maximum entry age					
Benefit	**Premium type**	**All occupations**	**A1, A2, M, A3, A4**	**B1, B2**	**C1, C2**	**D**	**E**	**Home Duties**
TPD	Variable age-stepped premium	15 years	63 years	63 years	59 years	54 years	49 years	63 years
	Optimum & Variable premium	34 years	63 years	63 years	59 years	54 years	49 years	63 years
Accidental TPD	Variable age-stepped premium	15 years	63 years	63 years	59 years	54 years	N/A	63 years

Expiry Date

The Expiry Date is the Policy Anniversary prior to your:

	Occupation Categories			
Benefit	**A1, A2, M, A3, A4**	**B1, B2, C1, C2, D**	**E**	**Home Duties**
TPD	70th birthday	65th birthday	55th birthday	65th birthday
Accidental TPD	70th birthday	65th birthday	Not available	65th birthday

20.1.4 Limitations and exclusions

Limitations and exclusions that apply to TPD and Accidental TPD are listed below. If you hold cover through a Superannuation Plan, the trustee must also ensure that conditions of release applicable to the fund have been satisfied before it can release a benefit payment to you or to your eligible recipients (see Section 9).

Exclusions

A benefit is not payable for TPD or Accidental TPD in relation to any event or disablement:

- where disablement is related to intentional self-inflicted injury or any such attempt by you
- where disablement is resulting from imprisonment or related to your participation in an unlawful activity punishable by imprisonment.

Benefit reductions – TPD and Accidental TPD

The TPD and Accidental TPD Sum Insured will be reduced by the amount of any claim paid on the following Built-in or Rider Benefits (including any Linked Benefits attached to the Superannuation Life Cover Plan):

- TPD
- TPD CORE
- Accidental TPD
- Partial and Permanent Disablement
- Accidental Partial and Permanent Disablement
- Day 1 TPD
- Universal TPD*
- Loss of Independence* (Built-in Benefit to TPD and Crisis Recovery)
- Death or Terminal Illness* (Built-in Benefit to Life Cover)
- Crisis Events* (Built-in Benefit to Crisis Recovery and Double Crisis Recovery)
- Partial Payments* (Built-in Benefit to Crisis Recovery and Double Crisis Recovery)
- Crisis Extension Events* (Built-in Benefit to Crisis Extension).

The TPD and Accidental TPD Sum Insured will also be reduced by the amount of any Final Expenses* claim paid to the extent necessary to ensure the TPD or Accidental TPD Sum Insured is not higher than the Life Cover Sum Insured.

Following the payment of any benefits listed above, the premium for TPD and Accidental TPD will be adjusted to reflect the reduction in the Sum Insured.

If you hold TPD/Accidental TPD as a Stand Alone Plan and you also hold cover under a separate Life Cover Plan, a claim paid under TPD/Accidental TPD Stand Alone will not reduce the Life Cover Sum Insured and other benefits within the Life Cover Plan – the applicable benefits will continue unaffected.

*The TPD and Accidental TPD Sum Insured will not be reduced by a claim on these benefits where the TPD, Universal TPD, Accidental TPD or Crisis Recovery cover (as applicable) is held as a Stand Alone benefit or, in the case of Crisis Extension cover, is held as a Rider Benefit to Crisis Recovery Stand Alone.

Sum Insured reduction – Total and Permanent Disablement

The following Sum Insured reductions apply to TPD and Accidental TPD cover:

- **Policy Anniversary prior to age 65 – Occupation Categories: A1, A2, M, A3, A4**

  If, at the Policy Anniversary prior to your 65th birthday, the total of the Sums Insured for all total and permanent disablement benefits and all benefits under the Crisis Recovery Stand Alone benefit that include the phrase 'Total and Permanent Disablement' is greater than $3 million, we will reduce the Sum Insured to $3 million.

Loss of Independence Limitations

In the event of a claim under the Loss of Independence benefit, the Life Cover Sum Insured, Crisis Recovery and Crisis Extension Sum Insured will be reduced by any amount paid under this benefit.

The Loss of Independence Sum Insured will be reduced by any payment under Terminal Illness, Crisis Recovery, Crisis Extension or Double Crisis Recovery benefits.

The Loss of Independence Sum Insured for TPD Stand Alone will not be reduced by any payment under the Life Cover or Crisis Recovery benefits.

Loss of Independence Sum Insured

The total of the Loss of Independence Sums Insured includes the Sum Insured of any applicable benefits converted under the Policy as follows:

- TPD
- TPD CORE
- TPD Stand Alone
- Double TPD
- Accidental TPD Stand Alone, and
- Crisis Recovery.

Conversion to Loss of Independence and Sum Insured reduction

Policy Anniversary prior to age 65 – Occupation Categories B1, B2, C1, C2, D and Home Duties

When your TPD Sum Insured converts to Loss of Independence at the Policy Anniversary prior to your 65th birthday, the Sum Insured will be a total of:

- the Stand Alone Sums Insured for TPD, Universal TPD and Accidental TPD (under the Life Cover Plan), and
- the highest of the Rider Benefit Sums Insured for TPD, Double TPD, Universal TPD and Double Universal TPD (under the Life Cover or Superannuation PLUS benefit).

If, at the Policy Anniversary prior to your 65th birthday, the Loss of Independence Sum Insured is greater than $2 million, we will reduce the Sum Insured to $2 million.

Policy Anniversary prior to age 70 – Occupation Categories: A1, A2, M, A3, A4

When your TPD Sum Insured converts to Loss of Independence at the Policy Anniversary prior to your 70th birthday, the Sum Insured will be a total of:

- the Stand Alone Sums Insured for TPD, Universal TPD and Accidental TPD (under the Life Cover Plan), and
- the higher of:
  - the Crisis Recovery Sums Insured, and
  - the highest of the Rider Benefit Sums Insured for TPD, Double TPD, Universal TPD and Double Universal TPD (under the Life Cover or Superannuation PLUS benefit).

If, at the Policy Anniversary prior to your 70th birthday, the Loss of Independence Sum Insured is greater than $2 million, we will reduce the Sum Insured to $2 million.

Sum Insured reductions – you choose

Where a maximum limit applies to a benefit (or benefits), the Sum Insured needs to be reduced to ensure the total Sums Insured do not exceed the Policy limit. You can instruct us as to which Sums Insured you wish to reduce or cancel. If we do not receive your instructions, we will determine which Sums Insured are reduced and advise you of this in writing.

20.1.5 When cover begins and ends

Accidental TPD cover will begin on the applicable Commencement Date shown on your Policy Schedule and end at the earliest of:

- payment of the full Sum Insured
- the lapse or cancellation of the benefit or Policy (see Section 10.2)
- the Expiry Date of the Life Cover benefit (where TPD and Accidental TPD cover is purchased as a Rider Benefit to Life Cover)
- the lapse or cancellation of the Superannuation Life Cover Plan (where TPD and Accidental TPD cover is taken as a Superannuation PLUS benefit)
- the payment, lapse or cancellation of the linked Superannuation TPD benefit (where the Maximiser benefit has been selected as a Linked Benefit under the Superannuation Life Cover Plan)
- your passing away, or
- the Expiry Date of the benefit.

21. Forward Underwriting

21.1 Forward Underwriting

Your optional benefit

Forward Underwriting allows you to increase your future cover if you experience specified Personal, Business or Other Events without having to provide additional information about your health.

In this section

21.1.1 Built-in Benefits
21.1.2 General terms and conditions
21.1.3 Limitations and exclusions
21.1.4 When cover begins and ends

Availability

- Forward Underwriting can be purchased as a Rider Benefit to:
  - Life Cover
  - TPD Stand Alone cover
  - Universal TPD Stand Alone cover, and
  - Crisis Recovery Stand Alone cover.
- The minimum sum insured for Forward Underwriting is $100,000.

Cover type	Outside super
Forward Underwriting	◆ Ordinary Plan

Insurance cover	Premium options
Forward Underwriting	• Variable age-stepped premium • Variable premium • Optimum

21.1.1 Built-in Benefits

Future protection

This section sets out the terms and conditions of any Built-in Benefits that apply specifically to Forward Underwriting. Each benefit is subject to the general terms and conditions, limitations and terms around when cover begins and ends set out in Sections 8.11.2–4 and Section 10.2.

You can exercise the option to obtain new or additional cover within 60 days of the occurrence of a Personal Event, a Business Event, or an Other Event, up to the maximum limits set out in the table below.

You will not need to provide any medical evidence of health at the time you decide to buy new or additional cover.

Any new or additional cover is subject to the terms and conditions of your Policy and is subject to our approval.

The following benefits can be taken out when exercising the option, even if they were not selected on the initial plan.

- Life Cover
- Term Cover
- Total and Permanent Disablement (TPD)[1]
  - Total and Permanent Disablement Buy Back[2]
- Double TPD[1]
- Universal TPD[1]
- Crisis Recovery[1]
  - Crisis Recovery Buy Back[2]
  - Crisis Reinstatement[2]
- Crisis Extension
- Double Crisis Recovery[1]

1. Benefit can be taken out as a Standalone or Rider Benefit.
2. The Sum Insured for Rider Benefit does not count towards the Forward Underwriting Cover Amount.

Events

Type of event	Maximum new or additional cover that can be purchased
Personal Events	
Marriage • Marriage. • An option under this event can only be exercised once. • The event must not have occurred within six months of a permanent separation. • You, as the Life Insured, must be a party to the Marriage.	Up to 25% Forward Underwriting Cover Amount.
Permanent separation • A permanent separation of two parties to a Marriage. • An option under this event can only be exercised once. • The event must not have occurred within six months of the Marriage event. • You, as the Life Insured, must be a party to the permanent separation. • Permanent separation must be evidenced by an order of divorce or a statutory declaration signed by both parties.	Up to 25% Forward Underwriting Cover Amount.
Mortgage The registration of a mortgage in respect of property owned by you, as the Life Insured.	The lesser of: • 50% Forward Underwriting Cover Amount, and • the value of the mortgage.
New Child Dependant • The birth or legal adoption of a Child. • The Life Insured must be a parent of the Child. • Adoption of a Child can be by same sex or heterosexual couples.	Up to 25% Forward Underwriting Cover Amount.
Child Dependant's education cost The Child must be registered for study at a private school or Tertiary Education institution (this includes university degrees).	The lesser of: • 25% Forward Underwriting Cover Amount, and • Child Dependant's education cost: – number of years' future attendance at an institution multiplied by the first year's tuition fee, PLUS – number of years' future attendance at an institution multiplied by the first year's accommodation fees provided by the institution.
Child born with Spina Bifida The protrusion of a sac containing tissue, cerebrospinal fluid, nerves and part of the spinal cord through an opening in one or more of the vertebrae of the spinal column.	Up to 25% Forward Underwriting Cover Amount.
Child born with Cerebral Palsy The diagnosis of Cerebral Palsy by a neurologist or paediatrician.	Up to 25% Forward Underwriting Cover Amount.
Business Events	
Business Events covered are: • You start a new business. • You increase your personal liability for business debts. • Your shareholding/value in the business/value to the business increases.	The lesser of: • 50% Forward Underwriting Cover Amount, and • the amount of increase in your monetary liabilities, shareholder value or value to business as a result of the business activity.
Other Event	
Every third anniversary of the Commencement Date of the Forward Underwriting Rider Benefit (in the case of a policy which has been cancelled and replaced, this will relate to the original policy commencement).	Up to 25% Forward Underwriting Cover Amount.

Forward Underwriting Cover Amount

The Forward Underwriting Cover Amount is the maximum additional cover that you can apply for over the lifetime of the benefit. This can be a new Priority Protection Policy, or an increase to an existing Priority Protection Policy, that you can purchase in the future.

This amount is selected at the Commencement Date of the benefit and is shown on the Policy Schedule.

21.1.2 General terms and conditions

Sum Insured limits

Benefit	All occupations	Conditions
Forward Underwriting	$10 million	TPD and Crisis Recovery are capped at $5m and $2m respectively, depending on Occupation Category. TPD (from all sources) under an Own Occupation definition is capped at $3m and Universal TPD is capped at $1m. The minimum sum insured for Forward Underwriting is $100,000.

Entry age

Benefit	Premium type	Minimum entry age	Maximum entry age
Forward Underwriting	Variable age-stepped premium	15 years	54 years
	Optimum & Variable premium	34 years	54 years

Expiry Date

The Expiry Date is the Policy Anniversary prior to your:

	Life Cover/Crisis Recovery All occupations AND TPD/Universal TPD Stand Alone except Occupation E	TPD/Universal TPD Stand Alone for Occupation E only
Forward Underwriting	65th birthday	55th birthday

21.1.3 Limitations and exclusions

Limitations and exclusions that apply to both Forward Underwriting and Business Safeguard Forward Underwriting are set out below:

- The application to buy cover must occur within 60 days after the occurrence of the 'Business Event' or 'Personal Event' or 'Other Event'.
- If you exercise an option to purchase cover under Crisis Recovery and/or Crisis Extension, payment of a benefit will not apply in respect of a Crisis Event or a Crisis Extension Event that first occurred or was first diagnosed or investigated, or the symptoms were reasonably apparent before the option was exercised.
- Only one option may be exercised in each policy year. Note for Forward Underwriting, this condition does not apply to the birth of a Child with Spina Bifida or Cerebral Palsy.
- When an option is exercised:
  - the minimum amount of cover that must be purchased is $10,000
  - the rules and limitations of the benefits purchased will be applied
  - all benefits with us and other insurers will be taken into consideration, and
  - the minimum contractual premium at that time must be adhered to.
- Options can only be exercised up to the Policy Anniversary prior to your 65th birthday.
- Any options to purchase TPD, Universal TPD or Crisis Recovery can only be exercised if you have not exceeded the maximum Sum Insured limits for TPD, Universal TPD and Crisis Recovery, issued by us or other insurers. An option to purchase a TPD or Universal TPD benefit can only be exercised if you are:
  - not permanently disabled (total or partial), and
  - you have not made a claim or intend to make a claim on any life insurance policy issued by us or any other insurer.
- If the Life Insured suffers a Crisis Event and a claim is made under a Crisis Recovery benefit that was purchased by the exercise of an option:
  - the exercise of any future options to purchase Crisis Recovery will be governed by the Crisis Reinstatement rules set out in Section 8.7, and
  - Crisis Extension can no longer be purchased via the exercise of any future option.
- The Forward Underwriting benefit cannot be exercised if the Business Safeguard Forward Underwriting benefit has been exercised for the same Business Event.

New policies

- When an option under an existing Priority Protection policy is exercised to purchase a new Priority Protection policy, the Life Insured on the new policy must be the same as the Life Insured under the existing policy.
- The new Priority Protection policy can be issued under either an Ordinary or Superannuation Plan Priority Protection Plan.
- The new Priority Protection Policy will be on the same terms that apply to other new Priority Protection policies (or policies referable to other similar product as reasonably determined by us) available at the time the option is exercised.
- Any special conditions or exclusions that apply to the existing policy will also apply under the new policy.
- When an option under an existing Priority Protection policy is used to purchase a new Priority Protection policy, the new policy is subject to financial underwriting at the time the option is exercised.

Increasing existing cover

- When an option is exercised to increase cover under an existing Priority Protection policy, both the Policy Owner and the Life Insured must be the same as under the existing policy.
- The terms and conditions of the existing policy, including any existing special conditions and exclusions that apply to the existing policy, will also apply to the additional cover purchased.
- All increases in cover are subject to financial underwriting at the time the option is exercised.

21.1.4 When cover begins and ends

The Forward Underwriting benefit will begin on the Commencement Date shown on your Policy Schedule and end at the earliest of:

- the date all cover purchased under the Forward Underwriting benefit is equal to the Forward Underwriting Cover Amount
- the lapse or cancellation of the benefit or Policy (see Section 10.2)
- your passing away, or
- the Expiry Date of the benefit.



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