

POLICY ENHANCEMENT SUMMARY

For policyholders

9 November 2025



HEALTHIER, LONGER,
BETTER LIVES

Periodically, AIA Australia (AIAA), upgrades its Priority Protection and Priority Protection for Platform Investors benefit range to ensure that the features and benefits offered to our customers and policy holders meet their changing needs.

It is important to read this Policy Enhancement Summary together with your existing Priority Protection Product Disclosure Statement and Policy Document (PDS) and any other policy notices. The enhancements outlined in this document form part of your Policy.

These enhancements apply from 9 November 2025. The improved features and benefits outlined below are only effective on and from this date. The enhancements override your existing policy terms and conditions, except to the extent where you are disadvantaged in any way, in which case the previous policy wording will apply. We will not apply these benefit improvements to:

- the assessment of claims which relate to any health conditions that you already had when the improvements took effect, except in the assessment of claims for a Progressive Event under the Crisis Recovery Stand Alone, Crisis Recovery, Double Crisis Recovery, Crisis Extension, Family Protection and Complimentary Family Protection benefits; or
- any Policy previously issued to you which is not in force when the benefit improvement is made.

The information provided is a summary only and should be read in conjunction with the full terms and conditions relating to the enhanced benefit in the PDS version 32 dated 09 November 2025. The description of the benefit or term 'Prior to change' shown is as per the PDS version 31 dated 12 April 2025 and Incorporated by Reference document dated April 2025.

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1. CLARIFYING GUARANTEED FUTURE INSURABILITY AND SALARY INCREASE BENEFIT ELIGIBILITY

Benefit	Prior to change	After change																																											
Guaranteed Future Insurability & Salary Increase benefit	<p>Changes:</p> <ul style="list-style-type: none"> • Guaranteed Future Insurability: Made an update to confirm that the term “first mortgage” refers to the first mortgage on a property and not your first ever mortgage. • Salary Increase benefit eligibility: Made an update to be clearer that “salary increase” also includes an increase where you are moving to a new employer. • Eligibility (sub-standard terms): Updated wording to confirm eligibility. 																																												
	Section 7.3 Guaranteed Future Insurability, pages 85–87	Section 7.3 Guaranteed Future Insurability, pages 106–108																																											
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<p>Limitations</p> <p>This Built-in Benefit can only be exercised up until the Policy Anniversary prior to your 55th birthday and only if:</p> <ul style="list-style-type: none"> • we accepted your original application for insurance cover on standard terms without any policy loadings/exclusions or other policy restrictions • you have not made a claim or intend to make a claim on any life insurance policy for TPD issued by us or any other insurer, and • you have not elected to freeze premiums. 	<p>Limitations</p> <p>This Built-in Benefit can only be exercised up until the Policy Anniversary prior to your 55th birthday and only if:</p> <ul style="list-style-type: none"> • we accepted your original application for insurance cover on standard terms without any policy loadings/exclusions or other policy restrictions (any increase under Guaranteed Future Insurability will also be on standard terms) • you have not made a claim or intend to make a claim on any life insurance policy for TPD issued by us or any other insurer, and • you have not elected to freeze premiums. 																																												

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	<p>Page 87</p> <p>7.4 Salary Increase Benefit</p> <p>Salary Increase Benefit is a built-in benefit to Income Protection CORE. It provides you with an option to increase your Sum Insured without supplying further evidence of your health or insurability, whenever you receive a permanent increase in your salary package.</p>	<p>Page 108</p> <p>7.4 Salary Increase Benefit</p> <p>Salary Increase Benefit is a built-in benefit to Income Protection CORE. It provides you with an option to increase your Sum Insured without supplying further evidence of your health or insurability, whenever you receive a permanent increase in your salary package (either at your current employer or a new employer).</p>								
	<p>Page 86</p> <p>To be eligible for this option, the following applies:</p> <ul style="list-style-type: none"> 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 	<p>Page 108</p> <p>To be eligible for this option, the following applies:</p> <ul style="list-style-type: none"> 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). 								
	<p>Incorporated by Reference document</p> <p>Section 26. Guaranteed Future Insurability</p> <p>Page 19</p> <p>Limitations</p> <p>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. 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.</p> <p>To be eligible for this option, the following applies:</p> <ul style="list-style-type: none"> 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. 	<p>Incorporated by Reference document</p> <p>Section 26. Guaranteed Future Insurability</p> <p>Page 19</p> <p>Limitations</p> <p>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.</p> <p>To be eligible for this option, the following applies:</p> <ul style="list-style-type: none"> 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). 								

2. REMOVAL OF LOSS OF INDEPENDENCE EXCLUSION FROM REINSTATED CRISIS RECOVERY

Benefit	Prior to change	After change
Crisis Reinstatement	<p>Change: Removed the Loss of Independence exclusion under the Reinstated Crisis exclusions. The update will mean that any Loss of Independence claim after an initial claim will be considered where the cause isn't related to the initial claim.</p>	
	<p>Section: 8.8.4 Limitations and exclusions Pages 120–121</p>	<p>Section: 8.7.4 Limitations and exclusions Page 142</p>
	<p>Exclusions</p> <p>The following exclusions apply to the reinstated Crisis Recovery Sum Insured:</p> <ul style="list-style-type: none"> • Any exclusions that applied to Crisis Recovery before the payment of the benefit that reduced the Crisis Recovery Sum Insured. • Any Crisis Event that first occurred or was first diagnosed, or the symptoms of which were reasonably apparent, before the reinstatement of the Crisis Recovery Sum Insured. • A Crisis Event (other than a second Cancer Crisis Event or a second Heart Attack eligible for a Partial Benefit Payment as per Section 8.8.2) which, as confirmed by an appropriate Medical Practitioner, arises in connection with, is a complication of, results from, or is a treatment for, a condition for which a claim under Crisis Recovery has been paid. • Loss of Independence is not covered after reinstatement. • Terminal Illness is not covered after reinstatement. • Where the Crisis Recovery Sum Insured has been reinstated following the payment of a Cancer Crisis Event, all Cancer Crisis Events (other than a second Cancer Crisis Event eligible for a Partial Benefit Payment as per Section 8.8.2), are excluded. • Where the Crisis Recovery Sum Insured has been reinstated following the full payment of a Coronary Crisis Event, all Coronary Crisis Events (other than a second Heart Attack eligible for a Partial Benefit Payment as per Section 8.8.2) are excluded. • Where the Crisis Recovery Sum Insured has been reinstated following the full payment of an Other Serious Crisis Event, all Other Serious Crisis Events are excluded. 	<p>Exclusions</p> <p>The following exclusions apply to the reinstated Crisis Recovery Sum Insured:</p> <ul style="list-style-type: none"> • Any exclusions that applied to Crisis Recovery before the payment of the benefit that reduced the Crisis Recovery Sum Insured. • Any Crisis Event that first occurred or was first diagnosed, or the symptoms of which were reasonably apparent, before the reinstatement of the Crisis Recovery Sum Insured. • A Crisis Event (other than a second Cancer Crisis Event or a second Heart Attack eligible for a Partial Benefit Payment as per Section 8.7.2) which, as confirmed by an appropriate Medical Practitioner, arises in connection with, is a complication of, results from, or is a treatment for, a condition for which a claim under Crisis Recovery has been paid. • Terminal Illness is not covered after reinstatement. • Where the Crisis Recovery Sum Insured has been reinstated following the payment of a Cancer Crisis Event, all Cancer Crisis Events (other than a second Cancer Crisis Event eligible for a Partial Benefit Payment as per Section 8.7.2), are excluded. • Where the Crisis Recovery Sum Insured has been reinstated following the full payment of a Coronary Crisis Event, all Coronary Crisis Events (other than a second Heart Attack eligible for a Partial Benefit Payment as per Section 8.7.2) are excluded. • Where the Crisis Recovery Sum Insured has been reinstated following the full payment of an Other Serious Crisis Event, all Other Serious Crisis Events are excluded.

3. POLICY CLARIFICATIONS

Change	Prior to change	After change
Removal of fax as a method of contact	<p>Change: We no longer use fax as a method of contact. This service has now been discontinued. Wording within the PDS has been updated to delete the word “fax” throughout.</p>	
Buy-back benefits and reinstatement	<p>Changes: Updated wording to confirm and clarify the following:</p> <ul style="list-style-type: none"> • Clarify the buy-back amount and call out whether policy alterations to existing cover are allowed within the buy-back/reinstatement period. • Confirm that cover that has been bought back/reinstated is based on the original entry age for Variable premiums. 	<p>Section 8.1.2 Built-in Benefits – page 115</p> <p>Total and Permanent Disablement Buy-back</p> <p>If a claim is paid under TPD, the Life Cover Sum Insured (and any Crisis Recovery and Crisis Extension Sum Insured) will be reduced by the amount of the claim paid.</p> <p>TPD Buy-back will automatically reinstate the Life Cover Sum Insured that was reduced if we have paid 100% of the TPD Sum Insured before the TPD Buy-back Premium Expiry Date.</p> <p>TPD Buy-back will automatically reinstate the Life Cover Sum Insured on the Reinstatement Date, unless you notify us that you don’t want the Life Cover Sum Insured to be reinstated. The Reinstatement Date for TPD Buy-back is the date 12 months after your claim was paid.</p> <p>Once a TPD benefit is paid, no further TPD benefits will be payable, and any reduction in the Crisis Recovery or Crisis Extension Sum Insured will not be reinstated.</p> <p>The repurchase of the Life Cover Sum Insured will be:</p> <ul style="list-style-type: none"> • subject to our premium rates applicable for your age at the time of buy-back • available without evidence of health, and • provided under the same acceptance terms as were applied to the original Life Cover benefit. <p>Section 8.1.2 Built-in Benefits – page 92</p> <p>Total and Permanent Disablement Buy-back</p> <p>If a claim is paid under TPD, the Life Cover Sum Insured (and any Crisis Recovery and Crisis Extension Sum Insured) will be reduced by the amount of the claim paid.</p> <p>TPD Buy-back will automatically reinstate the Life Cover Sum Insured that was reduced if we have paid 100% of the TPD Sum Insured before the TPD Buy-back Premium Expiry Date.</p> <p>The Life Cover Sum Insured amount that is automatically reinstated is the lesser of:</p> <ul style="list-style-type: none"> • the Life Cover Sum Insured amount that was reduced due to the TPD claim, and • the TPD Buy-back Sum Insured as at the Reinstatement Date*. <p>*The TPD Buy-back Sum Insured can be reduced after a TPD claim has been paid, but before the Reinstatement Date.</p> <p>TPD Buy-back will automatically reinstate the Life Cover Sum Insured on the Reinstatement Date, unless you notify us that you don’t want the Life Cover Sum Insured to be reinstated. The Reinstatement Date for TPD Buy-back is the date 12 months after your claim was paid.</p> <p>Once a TPD benefit is paid, no further TPD benefits will be payable, and any reduction in the Crisis Recovery or Crisis Extension Sum Insured will not be reinstated.</p> <p>The repurchase of the Life Cover Sum Insured will be:</p> <ul style="list-style-type: none"> • subject to our premium rates applicable for your premium option at the Reinstatement Date: <ul style="list-style-type: none"> - Variable age-stepped premium: the premium will be based on the premium rate for your age at your last policy anniversary - Variable premium: the premium will be based on the premium rate for your age at commencement of the original Life Cover benefit - Optimum: the premium will be based on the rules for the premium type applicable at time of buy-back (Variable age-stepped or Variable) • available without evidence of health, and • provided under the same acceptance terms as were applied to the original Life Cover benefit. <p>Premiums for TPD Buy-back must continue to be paid until the earliest of:</p> <ul style="list-style-type: none"> • the Reinstatement Date, or • the Premium Expiry Date.

Change

Prior to change

After change

Buy-back benefits and reinstatement

8.7.2 Built-in Benefits – page 116

Crisis Recovery Buy-back

Crisis Recovery Buy-back automatically reinstates the Life Cover Sum Insured that was reduced if:

- a Crisis Recovery Sum Insured is paid in full, or a restricted benefit is paid for the diagnosis of Prostate Cancer, or
- a Crisis Extension claim is paid before the Crisis Recovery Buy-back Premium Expiry Date.

Crisis Recovery Buy-back does not apply where the reduction in the Life Cover Sum Insured was due to a payment of less than 100% of the Crisis Recovery Sum Insured (Cancer, Coronary Artery Angioplasty, Loss of Use of Limbs and/or Sight, Severe Rheumatoid Arthritis (failed conventional DMARDs), and Benign Brain or Spinal Cord Tumour with serious functional impairment events).

Crisis Recovery Buy-back will automatically reinstate the Life Cover Sum Insured on the Reinstatement Date, unless you notify us that you don't want the Life Cover Sum Insured reinstated.

The Reinstatement Date for Crisis Recovery Buy-back is the date 12 months after your claim was paid.

If the Reinstatement Date falls before the Policy Anniversary prior to your 65th birthday, the Life Cover Sum Insured is automatically reinstated to the amount that applied under the policy before the Crisis Recovery or Crisis Extension claim was paid.

If the Reinstatement Date falls on or after the Policy Anniversary prior to your 65th birthday, this benefit automatically reinstates the lesser of \$10,000 and the amount of Life Cover reduced by the Crisis Recovery claim.

Premiums for Crisis Recovery Buy-back must continue to be paid until the earliest of:

- the Reinstatement Date, or
- the Premium Expiry Date.

The reinstated Life Cover Sum Insured will be:

- subject to the premium rates applicable for your age at the Reinstatement Date
- available without evidence of health, and
- provided on the same underwriting acceptance terms as were applied to the original Life Cover benefit.

8.6.2 Built-in Benefits – page 137

Crisis Recovery Buy-back

Crisis Recovery Buy-back automatically reinstates the Life Cover Sum Insured that was reduced if:

- a Crisis Recovery Sum Insured is paid in full, or a restricted benefit is paid for the diagnosis of Prostate Cancer, or
- a Crisis Extension claim is paid before the Crisis Recovery Buy-back Premium Expiry Date.

Crisis Recovery Buy-back does not apply where the reduction in the Life Cover Sum Insured was due to a payment of less than 100% of the Crisis Recovery Sum Insured (Cancer, Coronary Artery Angioplasty, Loss of Use of Limbs and/or Sight, Severe Rheumatoid Arthritis (failed conventional DMARDs), and Benign Brain or Spinal Cord Tumour with serious functional impairment events).

Crisis Recovery Buy-back will automatically reinstate the Life Cover Sum Insured on the Reinstatement Date, unless you notify us that you don't want the Life Cover Sum Insured reinstated.

The Reinstatement Date for Crisis Recovery Buy-back is the date 12 months after your claim was paid.

The reinstated amount is as follows:

Reinstatement Date	Reinstated Sum Insured amount
Before the Policy Anniversary prior to your 65th birthday	The Life Cover Sum Insured amount that is automatically reinstated is the lesser of: <ul style="list-style-type: none"> • the Life Cover Sum Insured amount that was reduced due to a full Crisis Recovery claim, and • the Crisis Recovery Buy-back Sum Insured as at the Reinstatement Date*. Reinstatement is not available after a partial payment.
On or after the Policy Anniversary prior to your 65th birthday	The lesser of \$10,000 and the amount of Life Cover reduced by the Crisis Recovery claim.

*The Crisis Recovery Buy-back Sum Insured can be reduced after a Crisis Recovery claim has been paid, but before the Reinstatement Date.

Premiums for Crisis Recovery Buy-back must continue to be paid until the earliest of:

- the Reinstatement Date, or
- the Premium Expiry Date.

The reinstated Life Cover Sum Insured will be:

- subject to the premium rates applicable for your premium option at the Reinstatement Date:
 - Variable age-stepped premium: the premium will be based on the premium rate for your age at your last policy anniversary
 - Variable premium: the premium will be based on the premium rate for your age at commencement of the original Life Cover benefit
 - Optimum: the premium will be based on the rules for the premium type applicable at time of buy-back (Variable age-stepped or Variable)
- available without evidence of health, and
- provided on the same acceptance terms as were applied to the original Life Cover benefit.

Any reduction in the TPD, Accidental TPD or Universal TPD Sum Insured as a result of a Crisis Recovery or Crisis Extension claim being paid will not be reinstated.

Change	Prior to change	After change												
Buy-back benefits and reinstatement	<p>8.8.2 Built-in Benefits – page 119</p> <p>Reinstated Crisis Recovery Sum Insured amount</p> <p>The reinstated amount is as follows:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Reinstatement Date</th> <th style="text-align: left;">Reinstated Sum Insured amount</th> </tr> </thead> <tbody> <tr> <td>Before the Policy Anniversary prior to your 65th birthday</td> <td>Crisis Recovery Sum Insured is automatically reinstated to the amount that applied under the policy before the Crisis Recovery claim was paid</td> </tr> <tr> <td>On or after the Policy Anniversary prior to your 65th birthday</td> <td>The reinstated Crisis Recovery Sum Insured amount is capped at \$10,000</td> </tr> </tbody> </table> <p>Where Crisis Recovery is taken as a Rider Benefit to Life Cover, the total sum insured for Crisis Recovery and Crisis Extension cannot exceed the Life Cover Sum Insured at any time, including when Crisis Recovery is reinstated.</p> <p>The premium for Crisis Recovery or Crisis Recovery Stand Alone after reinstatement will be based on the Crisis Recovery Sum Insured available after reinstatement.</p>	Reinstatement Date	Reinstated Sum Insured amount	Before the Policy Anniversary prior to your 65th birthday	Crisis Recovery Sum Insured is automatically reinstated to the amount that applied under the policy before the Crisis Recovery claim was paid	On or after the Policy Anniversary prior to your 65th birthday	The reinstated Crisis Recovery Sum Insured amount is capped at \$10,000	<p>8.7.2 Built-in Benefits – page 140</p> <p>Reinstated Crisis Recovery Sum Insured amount</p> <p>The reinstated amount is as follows:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Reinstatement Date</th> <th style="text-align: left;">Reinstated Sum Insured amount</th> </tr> </thead> <tbody> <tr> <td>Before the Policy Anniversary prior to your 65th birthday</td> <td>The Crisis Recovery Sum Insured amount that is automatically reinstated is the lesser of: <ul style="list-style-type: none"> • the Crisis Recovery Sum Insured amount that was reduced due to a full Crisis Recovery claim, and • the Crisis Recovery Reinstatement Sum Insured as at the Reinstatement Date*. Reinstatement is not available after a partial payment. </td> </tr> <tr> <td>On or after the Policy Anniversary prior to your 65th birthday</td> <td>The reinstated Crisis Recovery Sum Insured amount is capped at \$10,000</td> </tr> </tbody> </table> <p>*The Crisis Reinstatement Sum Insured can be reduced after a Crisis Recovery claim has been paid, but before the Reinstatement Date.</p> <p>Where Crisis Recovery is taken as a Rider Benefit to Life Cover, the total sum insured for Crisis Recovery and Crisis Extension cannot exceed the Life Cover Sum Insured at any time, including when Crisis Recovery is reinstated.</p> <p>The reinstated Crisis Recovery or Crisis Recovery Stand Alone Sum Insured will be subject to the premium rates applicable for your premium option at the Reinstatement Date:</p> <ul style="list-style-type: none"> • Variable age-stepped premium: the premium will be based on the premium rate for your age at your last policy anniversary • Variable premium: the premium will be based on the premium rate for your age at commencement of the original Life Cover benefit • Optimum: the premium will be based on the rules for the premium type applicable at time of buy-back (Variable age-stepped or Variable). 	Reinstatement Date	Reinstated Sum Insured amount	Before the Policy Anniversary prior to your 65th birthday	The Crisis Recovery Sum Insured amount that is automatically reinstated is the lesser of: <ul style="list-style-type: none"> • the Crisis Recovery Sum Insured amount that was reduced due to a full Crisis Recovery claim, and • the Crisis Recovery Reinstatement Sum Insured as at the Reinstatement Date*. Reinstatement is not available after a partial payment.	On or after the Policy Anniversary prior to your 65th birthday	The reinstated Crisis Recovery Sum Insured amount is capped at \$10,000
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Update Illness to Sickness to align with changes made in April 2025	<p>Change: Replace one reference of “Injury or illness” with “Injury or Sickness”.</p> <p>Section: 7.6 Premium and Cover Pause Benefit</p> <p>7.6 Premium and Cover Pause Benefit</p> <p>Page 88</p> <p>Examples of such circumstances include, but are not restricted to:</p> <ul style="list-style-type: none"> • Employer approved leave including maternity, paternity, or sabbatical leave, • Unemployment, • Business closure or bankruptcy, • Injury or illness, • Leaving paid employment to become a full-time caregiver for a spouse, partner or dependent child, • Death of a spouse, partner or child, • Natural disaster where the event affects a Life Insured’s ability to undertake their usual work 	<p>Section: 7.6 Premium and Cover Pause Benefit</p> <p>7.6 Premium and Cover Pause Benefit</p> <p>Page 109</p> <p>Examples of such circumstances include, but are not restricted to:</p> <ul style="list-style-type: none"> • Employer approved leave including maternity, paternity, or sabbatical leave, • Unemployment, • Business closure or bankruptcy, • Injury or Sickness, • Leaving paid employment to become a full-time caregiver for a spouse, partner or dependent child, • Death of a spouse, partner or child, • Natural disaster where the event affects a Life Insured’s ability to undertake their usual work
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Change	Prior to change	After change																
Yearly policy fee increase	<p>Change: Each year on the 1st of October, the policy fee is automatically increased by the percentage increase in the Consumer Price Index.</p> <hr/> <p>Section: 11. The Cost of Insurance 11.1 Fees and Charges</p> <p>Page 177</p> <p>Policy fee</p> <p>The policy fee you are charged depends on your premium frequency.</p> <p>As of the date of this PDS, the policy fee is:</p> <table border="1" data-bbox="272 618 879 797"> <thead> <tr> <th>Premium frequency</th> <th>Policy fee</th> </tr> </thead> <tbody> <tr> <td>Monthly</td> <td>\$9.33</td> </tr> <tr> <td>Half-yearly</td> <td>\$54.45</td> </tr> <tr> <td>Yearly</td> <td>\$103.71</td> </tr> </tbody> </table> <p>per Life Insured regardless of the number of plans, benefits or Policies purchased under Priority Protection.</p> <p>If you have cover under a Superannuation Plan and you have also purchased Linked Benefits that are held under a separate Policy, the policy fee will be applied to the Superannuation Plan.</p> <p>The policy fee is charged in addition to the premiums applicable per benefit and any other fees and charges that apply to your Policy, and will be subject to any premium frequency charge and stamp duty applicable to your Policy.</p> <p>From time to time and as set out under 'Changes to fees and charges' we may vary the method and rules we use to determine the timing and amount of any change in the policy fee, including indexing of the fee.</p> <p>The policy fee will automatically increase each year effective from 1 October by the percentage increase in the CPI over the 12 months ending on 30 June prior to the effective date of the increase in the policy fee (1 October).</p> <p>There will be no more than one policy fee increase in a year. Each year any increase in the policy fee on your Policy will apply at the Policy Anniversary on or after the date of the policy fee increase (1 October).</p>	Premium frequency	Policy fee	Monthly	\$9.33	Half-yearly	\$54.45	Yearly	\$103.71	<p>Section: 11. The Cost of Insurance 11.1 Fees and Charges</p> <p>Page 202</p> <p>Policy fee</p> <p>The policy fee you are charged depends on your premium frequency.</p> <p>As of the date of this PDS, the policy fee is:</p> <table border="1" data-bbox="911 618 1517 797"> <thead> <tr> <th>Premium frequency</th> <th>Policy fee</th> </tr> </thead> <tbody> <tr> <td>Monthly</td> <td>\$9.53</td> </tr> <tr> <td>Half-yearly</td> <td>\$55.59</td> </tr> <tr> <td>Yearly</td> <td>\$105.89</td> </tr> </tbody> </table> <p>per Life Insured regardless of the number of plans, benefits or Policies purchased under Priority Protection.</p> <p>If you have cover under a Superannuation Plan and you have also purchased Linked Benefits that are held under a separate Policy, the policy fee will be applied to the Superannuation Plan.</p> <p>The policy fee is charged in addition to the premiums applicable per benefit and any other fees and charges that apply to your Policy and will be subject to any premium frequency charge and stamp duty applicable to your Policy.</p> <p>From time to time and as set out under 'Changes to fees and charges' we may vary the method and rules we use to determine the timing and amount of any change in the policy fee, including indexing of the fee.</p> <p>The policy fee will automatically increase each year effective from 1 October by the percentage increase in the CPI over the 12 months ending on 30 June prior to the effective date of the increase in the policy fee (1 October).</p> <p>There will be no more than one policy fee increase in a year. Each year any increase in the policy fee on your Policy will apply at the Policy Anniversary on or after the date of the policy fee increase (1 October).</p>	Premium frequency	Policy fee	Monthly	\$9.53	Half-yearly	\$55.59	Yearly	\$105.89
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4. CLARIFIED THE COUNSELLING BENEFIT

Benefit	Prior to change	After change
Counselling definition	<p>Change: Defined Counselling to clarify that a claim is payable for counselling related to a successfully claimed event and we have removed the word 'subsequent' as grief counselling may occur prior to payment of a benefit.</p>	
	<p>Page 16</p> <p>Counselling Benefit</p> <p>Where we pay the Death or Terminal Illness Sum Insured, we will pay \$200 for each session of grief counselling you and/or an Immediate Family Member attend related to the claimable event, up to a maximum total value of \$1,200 per Life Insured.</p>	<p>Page 29</p> <p>Counselling Benefit</p> <p>Where we pay the Death or Terminal Illness 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.</p>
	<p>Page 17</p> <p>Counselling Benefit</p> <p>Where we pay the Death benefit or Terminal Illness Sum Insured, we will pay \$200 for each session of grief counselling you and/or an Immediate Family Member of the Life Insured, attend with a counsellor or psychologist in relation to the claimable event.</p> <p>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).</p> <p>The maximum total Counselling Benefit amount we will pay across all benefits and all policies held with AIA is \$1,200 per Life Insured.</p> <p>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.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</p>	<p>Page 30</p> <p>Counselling Benefit</p> <p>Where we pay the Death benefit or Terminal Illness 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.</p> <p>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).</p> <p>The maximum total Counselling Benefit amount we will pay across all benefits and all policies held with AIA is \$1,200 per Life Insured.</p> <p>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.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</p>
<p>Page 21</p> <p>Counselling Benefit</p> <p>Where we pay the Accidental Death Sum Insured, we will pay \$200 for each session of grief counselling you and/or an Immediate Family Member attend related to the claimable event, up to a maximum total value of \$1,200 per Life Insured.</p>	<p>Page 34</p> <p>Counselling Benefit</p> <p>Where we pay the Accidental Death 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.</p>	

Benefit	Prior to change	After change
Counselling definition	<p>Page 22</p> <p>Counselling Benefit</p> <p>Where we pay the Accidental Death benefit Sum Insured, we will pay \$200 for each session of grief counselling you and/or an Immediate Family Member of the Life Insured, attend with a counsellor or psychologist in relation to the claimable event.</p> <p>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).</p> <p>The maximum total Counselling Benefit amount we will pay across all benefits and all policies held with AIA is \$1,200 per Life Insured.</p> <p>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.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</p>	<p>Page 35</p> <p>Counselling Benefit</p> <p>Where we pay the Accidental Death benefit 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.</p> <p>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).</p> <p>The maximum total Counselling Benefit amount we will pay across all benefits and all policies held with AIA is \$1,200 per Life Insured.</p> <p>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.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</p>
	<p>Page 25</p> <p>Counselling Benefit</p> <p>Where we pay the Death benefit or Terminal Illness Sum Insured, we will pay \$200 for each session of grief counselling you and/or an Immediate Family Member attend related to the claimable event, up to a maximum total value of \$1,200 per Life Insured.</p>	<p>Page 38</p> <p>Counselling Benefit</p> <p>Where we pay the Death benefit or Terminal Illness 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.</p>
	<p>Page 30</p> <p>Counselling Benefit</p> <p>Where we pay the Total and Permanent Disablement or Accidental Total and Permanent Disablement Sum Insured, we will pay \$200 for each session of grief counselling you and/or an Immediate Family Member attend related to the claimable event, up to a maximum total value of \$1,200 per Life Insured.</p>	<p>Page 45</p> <p>Counselling Benefit</p> <p>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.</p>

Benefit	Prior to change	After change
Counselling definition	<p>Page 32</p> <p>7. Counselling Benefit</p> <p>Where we pay the Total and Permanent Disablement or Accidental Total and Permanent Disablement Sum Insured, we will pay \$200 for each session of grief counselling you and/or an Immediate Family Member of the Life Insured, attend with a counsellor or psychologist in relation to the claimable event.</p> <p>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).</p> <p>The maximum total Counselling Benefit amount we will pay across all benefits and all policies held with AIA is \$1,200 per Life Insured.</p> <p>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.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</p>	<p>Page 47</p> <p>7. Counselling Benefit</p> <p>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.</p> <p>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).</p> <p>The maximum total Counselling Benefit amount we will pay across all benefits and all policies held with AIA is \$1,200 per Life Insured.</p> <p>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.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</p>
	<p>Page 36</p> <p>Counselling Benefit</p> <p>Where we pay the Universal Total and Permanent Disablement Sum Insured, we will pay \$200 for each session of grief counselling you and/or an Immediate Family Member attend related to the claimable event, up to a maximum total value of \$1,200 per Life Insured.</p>	<p>Page 52</p> <p>Counselling Benefit</p> <p>Where we pay the Universal 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.</p>
	<p>Page 37</p> <p>4. Counselling Benefit</p> <p>Where we pay the Universal Total and Permanent Disablement Sum Insured, we will pay \$200 for each session of grief counselling you and/or an Immediate Family Member of the Life Insured, attend with a counsellor or psychologist in relation to the claimable event.</p> <p>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).</p> <p>The maximum total Counselling Benefit amount we will pay across all benefits and all policies held with AIA is \$1,200 per Life Insured.</p> <p>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.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</p>	<p>Page 53</p> <p>4. Counselling Benefit</p> <p>Where we pay the Universal 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.</p> <p>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).</p> <p>The maximum total Counselling Benefit amount we will pay across all benefits and all policies held with AIA is \$1,200 per Life Insured.</p> <p>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.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</p>

Benefit	Prior to change	After change
Counselling definition	<p>Page 41</p> <p>Counselling Benefit</p> <p>Where we pay a lump sum under your Crisis Recovery Benefit, we will pay \$200 for each session of grief counselling you and/or an Immediate Family Member attend related to the claimable event, up to a maximum total value of \$1,200 per Life Insured.</p>	<p>Page 58</p> <p>Counselling Benefit</p> <p>Where we pay a lump sum under your Crisis Recovery Benefit, 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.</p>
	<p>Page 46</p> <p>8. Counselling Benefit</p> <p>Where we pay a 100% lump sum under your Crisis Recovery benefit, we will pay \$200 for each session of grief counselling you and/or an Immediate Family Member of the Life Insured, attend with a counsellor or psychologist in relation to the claimable event.</p> <p>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).</p> <p>The maximum total Counselling Benefit amount we will pay across all benefits and all policies held with AIA is \$1,200 per Life Insured.</p> <p>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.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</p>	<p>Page 63</p> <p>8. Counselling Benefit</p> <p>Where we pay a 100% lump sum under your Crisis Recovery benefit, 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.</p> <p>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).</p> <p>The maximum total Counselling Benefit amount we will pay across all benefits and all policies held with AIA is \$1,200 per Life Insured.</p> <p>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.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</p>
	<p>Page 95</p> <p>Counselling Benefit</p> <p>Where we pay the Double Universal Total and Permanent Disablement Sum Insured, we will pay \$200 for each session of grief counselling you and/or an Immediate Family Member attend related to the claimable event, up to a maximum total value of \$1,200 per Life Insured.</p>	<p>Page 118</p> <p>Counselling Benefit</p> <p>Where we pay the Double Universal 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.</p>
<p>Page 97</p> <p>7. Counselling Benefit</p> <p>Where we pay the Total and Permanent Disablement lump sum under your Double Total and Permanent Disablement benefit, we will pay \$200 for each session of grief counselling you and/or an Immediate Family Member of the Life Insured, attend with a counsellor or psychologist in relation to the claimable event.</p> <p>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).</p> <p>The maximum total Counselling Benefit amount we will pay across all benefits and all policies held with AIA is \$1,200 per Life Insured.</p> <p>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.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</p>	<p>Page 120</p> <p>7. Counselling Benefit</p> <p>Where we pay the Total and Permanent Disablement lump sum under your Double Total and Permanent Disablement benefit, 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.</p> <p>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).</p> <p>The maximum total Counselling Benefit amount we will pay across all benefits and all policies held with AIA is \$1,200 per Life Insured.</p> <p>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.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</p>	

Benefit	Prior to change	After change
Counselling definition	<p>Page 100</p> <p>Counselling Benefit</p> <p>Where we pay the Double Universal Total and Permanent Disablement Sum Insured, we will pay \$200 for each session of grief counselling you and/or an Immediate Family Member attend related to the claimable event, up to a maximum total value of \$1,200 per Life Insured.</p>	<p>Page 123</p> <p>Counselling Benefit</p> <p>Where we pay the Double Universal 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.</p>
	<p>Page 101</p> <p>6. Counselling Benefit</p> <p>Where we pay the Double Universal Total and Permanent Disablement Sum Insured, we will pay \$200 for each session of grief counselling you and/or an Immediate Family Member of the Life Insured, attend with a counsellor or psychologist in relation to the claimable event.</p> <p>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).</p> <p>The maximum total Counselling Benefit amount we will pay across all benefits and all policies held with AIA is \$1,200 per Life Insured.</p> <p>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.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</p>	<p>Page 124</p> <p>6. Counselling Benefit</p> <p>Where we pay the Double Universal 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.</p> <p>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).</p> <p>The maximum total Counselling Benefit amount we will pay across all benefits and all policies held with AIA is \$1,200 per Life Insured.</p> <p>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.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</p>
	<p>Page 111</p> <p>Counselling Benefit</p> <p>Where we pay you a lump sum under Crisis Extension, we will pay \$200 for each session of grief counselling you and/or an Immediate Family Member attend related to the claimable event, up to a maximum total value of \$1,200 per Life Insured.</p>	<p>Page 132</p> <p>Counselling Benefit</p> <p>Where we pay you a lump sum under Crisis Extension, 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.</p>
	<p>Page 113</p> <p>4. Counselling Benefit</p> <p>Where we pay you a 100% lump sum under Crisis Extension, we will pay \$200 for each session of grief counselling you and/or an Immediate Family Member of the Life Insured, attend with a counsellor or psychologist in relation to the claimable event.</p> <p>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).</p> <p>The maximum total Counselling Benefit amount we will pay across all benefits and all policies held with AIA is \$1,200 per Life Insured.</p> <p>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.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</p>	<p>Page 134</p> <p>4. Counselling Benefit</p> <p>Where we pay you a 100% lump sum under Crisis Extension, 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.</p> <p>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).</p> <p>The maximum total Counselling Benefit amount we will pay across all benefits and all policies held with AIA is \$1,200 per Life Insured.</p> <p>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.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</p>

Benefit	Prior to change	After change
Counselling definition	<p>Page 123</p> <p>Counselling Benefit</p> <p>Where we pay you a lump sum under Double Crisis Recovery, we will pay \$200 for each session of grief counselling you and/or an Immediate Family Member attend related to the claimable event, up to a maximum total value of \$1,200 per Life Insured.</p>	<p>Page 144</p> <p>Counselling Benefit</p> <p>Where we pay you a lump sum under Double Crisis Recovery, 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.</p>
	<p>Page 126</p> <p>8. Counselling Benefit</p> <p>Where we pay you a lump sum under Double Crisis Recovery, we will pay \$200 for each session of grief counselling you and/or an Immediate Family Member of the Life Insured, attend with a counsellor or psychologist in relation to the claimable event.</p> <p>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).</p> <p>The maximum total Counselling Benefit amount we will pay across all benefits and all policies held with AIA is \$1,200 per Life Insured.</p> <p>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.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</p>	<p>Page 147</p> <p>8. Counselling Benefit</p> <p>Where we pay you a lump sum under Double Crisis Recovery, 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.</p> <p>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).</p> <p>The maximum total Counselling Benefit amount we will pay across all benefits and all policies held with AIA is \$1,200 per Life Insured.</p> <p>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.</p> <p>Counselling Benefit is not available when cover is solely structured through superannuation.</p>
	<p>Page 159</p> <p>Counselling Benefit</p> <p>Where we pay 100% of the TPD or Double TPD, we will pay \$200 for each session of grief counselling you and/or an Immediate Family Member attend related to the claimable event, up to a maximum total value of \$1,200.</p>	<p>Page 182</p> <p>Counselling Benefit</p> <p>Where we pay 100% of the TPD or Double TPD, 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.</p>
	<p>Not applicable</p>	<p>Section 12.1 General Definitions</p> <p>Page 211</p> <p>Counselling refers to any specialised therapeutic intervention aimed at supporting you or an immediate family member to cope with significant physical, emotional or cognitive response to loss relating to a claimable event under your policy.</p>

5. UPDATE TO THE CARDIAC ARREST DEFINITION

Change	Prior to change	After change
Cardiac Arrest	<p>Change: Updated our Cardiac Arrest definition to cover all four (4) possible rhythms.</p> <p>Section: 12.2 Medical Definitions Page 201</p> <p>Cardiac Arrest means sudden loss of heart function due to:</p> <ul style="list-style-type: none"> • cardiac asystole, or • ventricular fibrillation with or without ventricular tachycardia. <p>Which:</p> <ul style="list-style-type: none"> • is not associated with any medical procedure, and • is documented by an electrocardiogram (ECG). <p>If an ECG is not available, we will reasonably consider other evidence which unequivocally confirms a cardiac arrest has occurred. Such evidence may include Automated External Defibrillator (AED) data, ambulance or hospital medical records, documented administration of cardiopulmonary resuscitation (CPR) by an attending ambulance officer or hospital clinical staff.</p> <p>Cardiac arrest secondary to alcohol or drug abuse is excluded.</p>	<p>Section: 12.2 Medical Definitions Page 227</p> <p>Cardiac Arrest means sudden loss of heart function which meets all of the following:</p> <p>A) it is due to one of:</p> <ul style="list-style-type: none"> • cardiac asystole, or • ventricular fibrillation with or without ventricular tachycardia, or • pulseless electrical activity, or • pulseless ventricular tachycardia, <p>and</p> <p>B) it isn't associated with any medical procedure, and</p> <p>C) its occurrence is confirmed by an electrocardiogram (ECG) or, if an ECG is not available, by such alternative medical evidence reasonable in the circumstance that is accepted by us. Such evidence may include Automated External Defibrillator (AED) data, ambulance or hospital medical records, documented administration of cardiopulmonary resuscitation (CPR) by an attending ambulance officer or hospital clinical staff.</p> <p>Cardiac arrest secondary to alcohol or drug abuse is excluded.</p>

6. UPDATE TO FINANCIAL PLANNING REIMBURSEMENT BENEFIT

Benefit	Prior to change	After change
Financial Planning Reimbursement benefit	<p>Change: Increased the maximum benefit payable from \$3,000 to \$5,000 where a claim is payable with a Date of Loss after the effective date of this enhancement summary.</p> <p>Sections:</p> <p>2.1 Life Cover 2.1.1 Benefit overview – page 16</p> <p>2.2 Accidental Death 2.2.1 Benefit overview – page 20</p> <p>2.3 Term Cover 2.3.1 Benefit overview – page 24</p> <p>3.1 Total and Permanent Disablement and Accidental Total and Permanent Disablement 3.1.1 Benefit overview – page 30</p> <p>3.2 Universal Total and Permanent Disablement 3.2.1 Benefit overview – page 36</p> <p>4. CRISIS RECOVERY 4.1 Benefit overview – page 41</p> <p>Financial Planning Reimbursement Pays up to \$3,000 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 \$3,000.</p>	<p>Sections:</p> <p>2.1 Life Cover 2.1.1 Benefit overview – page 29</p> <p>2.2 Accidental Death 2.2.1 Benefit overview – page 33</p> <p>2.3 Term Cover 2.3.1 Benefit overview – page 37</p> <p>3.1 Total and Permanent Disablement and Accidental Total and Permanent Disablement 3.1.1 Benefit overview – page 45</p> <p>3.2 Universal Total and Permanent Disablement 3.2.1 Benefit overview – page 52</p> <p>4. CRISIS RECOVERY 4.1 Benefit overview – page 58</p> <p>8. RIDER BENEFITS 8.2 Benefit overview – page 118</p> <p>8.3 Benefit overview – page 123</p> <p>8.5.1 Benefit overview – page 132</p> <p>8.8.1 Benefit overview – page 144</p> <p>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.</p>

Benefit	Prior to change	After change
Financial Planning Reimbursement benefit	<p>Section: 7.5 Financial Planning Reimbursement Pages 87–88</p> <p>7.5 Financial Planning Reimbursement</p> <p>On the payment of a claim for the full Sum Insured, we will reimburse up to \$3,000 to the Policy Owner or beneficiary for the cost of obtaining advice from one or more financial advisers as to how the claim proceeds are to be managed or invested. Reimbursement will be subject to the conditions set out below.</p> <p>This benefit will be paid in addition to the claim amount otherwise due to you under the Policy. The maximum total amount payable under all policies with us for the life insured is \$3,000.</p> <p>Limitations</p> <ul style="list-style-type: none"> • Each financial adviser must hold an Australian Financial Services licence (AFSL), either personally as a director or Employee of the holder of an AFSL, or as an authorised representative of the holder of an AFSL. The financial planning costs must be incurred and paid within the first 12 months following the claim payment. • The maximum amount reimbursed will be the lesser of \$3,000 and the actual financial planning costs incurred as evidenced by tax invoices or other reasonable proof. • The benefit can be payable more than once across multiple policies, but the maximum total amount for the life insured cannot exceed \$3,000. 	<p>Section: 7.5 Financial Planning Reimbursement Page 109</p> <p>7.5 Financial Planning Reimbursement</p> <p>On the payment of a claim for the full Sum Insured, we will reimburse up to \$5,000 to the Policy Owner or beneficiary for the cost of obtaining advice from one or more financial advisers as to how the claim proceeds are to be managed or invested. Alternatively, this payment can be made directly to the financial adviser/s that have provided the financial advice. Reimbursement will be subject to the conditions set out below.</p> <p>This benefit will be paid in addition to the claim amount otherwise due to you under the Policy. The maximum total amount payable under all policies with us for the life insured is \$5,000.</p> <p>Limitations</p> <ul style="list-style-type: none"> • Each financial adviser must hold an Australian Financial Services licence (AFSL), either personally as a director or Employee of the holder of an AFSL, or as an authorised representative of the holder of an AFSL. The financial planning costs must be incurred and paid within the first 12 months following the claim payment. • The maximum amount reimbursed will be the lesser of \$5,000 and the actual financial planning costs incurred as evidenced by tax invoices or other reasonable proof. • The benefit can be payable more than once across multiple policies, but the maximum total amount for the life insured cannot exceed \$5,000.