

# Benefit Summary Notice

April 2014

For policyholders



*Life's better with the right partner®*

**Every year AIA Australia upgrades its Priority Protection benefit range to ensure that the features and benefits offered to our customers and policyholders meet their changing needs.**

It is important to read this Benefit Summary Notice together with the Product Disclosure Statement relevant to your policy. The benefits outlined below are effective from April 2014.

## Benefits to apply effective from April 2014

### AIA Vitality membership

If the life insured under your policy is a member of the AIA Vitality program (AIA Vitality), the premium in relation to your policy may be discounted and you may receive a premium cashback.

Whether the premium is discounted and whether you receive a cashback as well as the extent of that discount or cashback will depend on AIA Australia's rules that govern such discounts and cashbacks, the life insured's activity and the terms and conditions of AIA Vitality. Not all lives insured, types of premiums or Plans may be eligible for AIA Vitality membership or discounts or cashbacks. Fees and charges may apply to AIA Vitality membership. The rules governing such discounts and cashbacks are available at [www.aiavitality.com.au](http://www.aiavitality.com.au). AIA Australia may vary or withdraw the rules from time to time. The premium discounts and cashbacks are not guaranteed. The policy owner will be required to pay fees associated with AIA Vitality on behalf of the life insured (in respect of the Ordinary Plans where the policy owner is a natural person), unless otherwise agreed with us and to the extent permitted by law.

For Superannuation Plans, membership of AIA Vitality will need to be established and paid for by the life insured outside of the fund, and cashbacks do not apply (although further premium reductions may be granted in accordance with AIA Australia's rules).

For further information, please use the following contact details:

Post: AIA Vitality  
PO Box 6313  
St Kilda Road Central 8008  
Melbourne VIC  
Email: [queries@aivitality.com.au](mailto:queries@aivitality.com.au)  
Member queries: 1800 VITALITY

This information is current at the date of this document and may be subject to change. This provides general information only, without taking into account your personal circumstances. It does not constitute financial or other advice. Please consult a financial adviser and read the Product Disclosure Statement relating to a financial product before making any decision about that financial product.