

Policy Enhancement Summary

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.

The latest enhancement being passed back to existing policyholders are listed below.

It is important to read this Policy Enhancement Summary together with your Priority Protection Policy Document and any other policy notices. The enhancement outlined in this document now form part of your Policy Document.

This enhancement applies from 1 December 2014. The improved feature and benefit outlined below is only effective on and from this date. This enhancement will not apply to any policy where a claim is pending or where a claim is in the process of being paid. The enhancement overrides 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) and are subject to any pre-existing conditions.

The table below is a summary only and should be read in conjunction with the full terms and conditions relating to the enhanced benefit in the Priority Protection Product Disclosure Statement dated 1 December 2014 (new PDS). The new PDS is not a substitute for and does not override those terms and conditions.

Feature/Benefit Description	Previous key features and benefits that applied prior to 1 December 2014	Enhanced key features and benefits to apply effective from 1 December 2014
Superannuation Life Cover Plan		
Maximiser	Partial and Permanent benefits are not available under the Maximiser benefit.	The Partial and Permanent Disablement benefit, which is not available under a Total and Permanent Disablement benefit under the Superannuation Life Cover Plan, will be available as part of a Maximiser benefit under the linked Ordinary Life Cover Plan.
Enhancement	A Partial and Permanent benefit is payable under the Maximiser benefit.	

This is general information only and does not take into account factors like the personal circumstances, financial situation or needs of any individual. Before acting on this information individuals should consider the information in the context of such factors and should also consider the Priority Protection PDS. This information is not intended as personal financial or other advice. 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.