



AIA Australia Limited
(ABN 79 004 837 861 AFSL 230043)
PO Box 6111
Melbourne VIC 3004
Phone 1800 333 613
Fax 1800 832 266
AIA.COM.AU

<DATE>

<NAME>
<ADDRESS 1>
<SUBURB>
<STATE> <POSTCODE>
<COUNTRY>

Policy number: <POLICY NUMBER>

Dear <FIRST NAME>,

An Important Notification – Your Premiums Are Changing

We hope you (and your family) have peace of mind in knowing that you have security and protection with your AIA Australia Priority Protection insurance cover.

Your insurance premiums are changing. Here's why...

Over recent years there's been an increase in claims we've paid for cancer, musculoskeletal and mental health conditions. This has impacted the insurance industry overall and has required us to raise our premium rates.

We are still committed to keeping premium increases as low as possible, as we reduce expenses, manage claims effectively and introduce new benefits to help our customers live healthier, longer, better lives.

Your premium changes...

Your premiums are changing effective from your next policy anniversary (<POLICY ANNIVERSARY DATE>). The changes are:

Insurance Benefit	% Increase
Life	0%
Total and Permanent Disability	0%
Crisis Recovery	12.8%
Income Protection	13.5%
Business Expenses	X%

The above changes plus benefit indexation, age or any other applicable increases give you a new premium of \$<PREMIUM> per year*. See your policy anniversary renewal statement coming shortly for more information.

<ONLY INCLUDE BY EXCEPTION IF TABLE ABOVE CANNOT BE PROVIDED>

Your existing premiums are \$<EXISTING PREMIUM> per year and this amount will be changing effective from your next policy anniversary (<POLICY ANNIVERSARY DATE>). These premium changes plus benefit indexation, age or any other applicable increases give you a new premium of

\$<PREMIUM> per year*. See your policy anniversary renewal statement coming shortly for more information.

<VERSION IF CUSTOMER HAS ADVISER>

Your Financial Adviser is there to help

Your Financial Adviser has recommended cover tailored to your needs. If your circumstances have changed, or you want to explore options to reduce your premiums, speak to your Financial Adviser to determine how you can safeguard your long-term financial security.

Some examples of what your Financial Adviser could recommend as an adjustment are shown below:

- Change Product Features & Benefits
- Decline Automatic Benefit Indexation
- Add AIA Vitality

With AIA Vitality, you can also enjoy household **savings**, earn **rewards (including up to \$500 in vouchers to spend at popular retailers each membership year)** and qualify for **discounted premiums** simply by making healthier lifestyle choices like regular physical activity and eating better.

<VERSION IF CUSTOMER DOES NOT HAVE ADVISER i.e. Orphan>

What are your options?

Your Financial Adviser has recommended cover tailored to your needs. If your circumstances have changed, or you want to explore options to reduce your premiums, we recommend speaking to a Financial Adviser to determine how you can safeguard your long-term financial security.

Some examples of what a Financial Adviser could recommend as an adjustment are shown below:

- Change Product Features & Benefits
- Decline Automatic Benefit Indexation
- Add AIA Vitality

With AIA Vitality, you can also enjoy household **savings**, earn **rewards (including up to \$500 in vouchers to spend at popular retailers each membership year)** and qualify for **discounted premiums** simply by making healthier lifestyle choices like regular physical activity and eating better.

<VERSION IF CUSTOMER HAS ADVISER>

If you require further information

There is no action required from you. However, if you have any queries there are a few options. You can:

- 1) Contact your Financial Adviser, **Jane Smith**, on **(03) 5331 9898** or **Jane.Smith@abcfp.com**, for support and advice on how to utilise your benefits, best manage or reduce your premiums. Contact your Adviser in the first instance as your policy is managed through them.
- 2) Review our frequently asked questions (FAQ) page using the QR code or type in the URL code below



<https://www.aia.com.au/en/individual/life-insurance/priority-protection-income-protection-core/managing-premium-affordability.html>

- 3) Alternatively, for other enquiries please email our friendly Customer Care Team at au.customer@aia.com. You can also call us on 1800 333 613 between 8am-6pm (AEST/AEDT), Monday to Friday, excluding public holidays.

<VERSION IF CUSTOMER DOES NOT HAVE ADVISER i.e. Orphan>

If you require further information

There is no action required from you. However, if you have any queries there are a few options. You can:

- 1) Review our frequently asked questions (FAQ) page using the QR code below



<https://www.aia.com.au/en/individual/life-insurance/priority-protection-income-protection-core/managing-premium-affordability.html>

- 2) Alternatively, for other enquiries please email our friendly Customer Care Team at au.customer@aia.com. You can also call us on 1800 333 613 between 8am-6pm (AEST/AEDT), Monday to Friday, excluding public holidays.

Thank you for choosing AIA Australia. We appreciate your continued support and giving us the opportunity to protect you.

Renaë Smith
Chief Customer Officer
AIA Australia Limited

** Your premium may change if you have recently made any changes to your policy or changed AIA Vitality Status.*

<Include for EQT Customers Only >

For members of the AIA Insurance Superannuation Scheme No2., Equity Trustees Superannuation Limited (ABN 50 055 641 757, AFSL 229757, RSE License L0001458) is the issuer of this notification as trustee for the Aon Master Trust (ABN 68 964 712 340).