

# POLICY ENHANCEMENT SUMMARY

## For policyholders

15 December 2024



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 15 December 2024. 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 30 dated 15 December 2024. The description of the benefit or term 'Prior to change' shown is as per the PDS version 29 dated 12 May 2024 and Incorporated by Reference document dated October 2023.

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# 1. PREMIUM LABEL CHANGES

**Benefit:** All Benefits

**Change:** We have updated our premium labels; this update only relates to the name given to the premium type.

Section	Prior to change	After change
All references in PDS	Stepped premiums Level premiums	Variable age-stepped premiums Variable premiums

# 2. UPDATED POLICY FEE

**Benefit:** All Benefits

**Change:** We have updated the policy fee which was indexed as per policy terms effective 1 October 2024.

Section	Prior to change	After change																
11.1 Fees and Charges page 176	<p><b>Policy fee</b></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"> <thead> <tr> <th>Premium frequency</th> <th>Policy fee</th> </tr> </thead> <tbody> <tr> <td>Monthly</td> <td>\$8.99</td> </tr> <tr> <td>Half-yearly</td> <td>\$52.46</td> </tr> <tr> <td>Yearly</td> <td>\$99.92</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 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.</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, 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.</p> <p>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	\$8.99	Half-yearly	\$52.46	Yearly	\$99.92	<p><b>Policy fee</b></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"> <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 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.</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, 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.</p> <p>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
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## 3. UPDATED LAPSE AND REINSTATEMENT

**Benefit:** All Benefits

**Change:** We have updated some information related to lapse and reinstatement.

Section	Prior to change	After change
<p>10.2 General terms and conditions page 170</p>	<p><b>Lapse and reinstatement of your Policy</b></p> <p>If premiums are not paid within 60 days of the premium due date, your Policy will lapse, and your cover will cease. You or the trustee (where applicable) can apply for your Policy to be reinstated after it has lapsed. However, you may be required to provide evidence of continued good health and eligibility prior to reinstatement of your Policy.</p> <p>You will also need to pay any unpaid premiums. Reinstatement can occur within 90 days from the premium due date for the first unpaid premium.</p> <p>After reinstatement without any further medical evidence, the Policy will not cover any event where the symptoms leading to that event were apparent after the Policy lapsed and prior to reinstatement.</p> <p>You may not reinstate a Policy if a Linked Benefit is selected unless the applicable Superannuation Life Cover Plan or Superannuation Income Protection Plan that the Policy is linked to, is also reinstated from the same effective date.</p> <p>If reinstatement relates to cover under a Superannuation Plan a membership application for the Scheme may be required in some circumstances.</p> <p>Any premium rate guarantee period applicable to the reinstated policy, will commence from the original commencement date of the lapsed policy (or a previously replaced policy where applicable).</p>	<p><b>Lapse and reinstatement of your Policy</b></p> <p>If premiums are not paid within 60 days of the premium due date, your Policy will lapse, and your cover will cease. You or the trustee (where applicable) can apply for your Policy to be reinstated if it has lapsed. However, you may be required to provide evidence of continued good health and eligibility prior to reinstatement of your Policy.</p> <p>You will also need to pay any unpaid premiums. Reinstatement can occur within 90 days from the premium due date for the first unpaid premium.</p> <p>After reinstatement without any further medical evidence, the Policy will not cover any:</p> <ul style="list-style-type: none"> <li>• sickness including Terminal Illness which occurred or where the symptoms were reasonably apparent to the Life Insured, or would have been apparent to a reasonable person in the circumstance, or</li> <li>• any Injury or death of the Life Insured after the Policy lapsed and prior to reinstatement.</li> </ul> <p>You may not reinstate a Policy if a Linked Benefit is selected unless the applicable Superannuation Life Cover Plan or Superannuation Income Protection Plan that the Policy is linked to, is also reinstated from the same effective date.</p> <p>If reinstatement relates to cover under a Superannuation Plan a membership application for the Scheme may be required in some circumstances.</p> <p>Any loadings and/or exclusions which applied to your Policy before it lapsed will also apply once your Policy is reinstated.</p> <p>Any premium rate guarantee period applicable to the reinstated policy, will commence from the original commencement date of the lapsed policy (or a previously replaced policy where applicable).</p>

## 4. UPDATED DEMENTIA AND ALZHEIMER'S DEFINITION

**Benefit:** Crisis Recovery (including Complimentary Family Protection), Double Crisis Recovery, Crisis Extension, Family Protection, Total and Permanent Disablement & Accidental Total and Permanent Disablement

**Change:** We have consolidated our **Dementia** and **Alzheimer's Disease with significant cognitive impairment definitions** and clarified the scale of the mini-mental state examination.

Section	Prior to change	After change
Section 12.2, Medical Definitions page 198	<p><b>Alzheimer's Disease with significant cognitive impairment</b> means the diagnosis of Alzheimer's disease as confirmed by a consultant neurologist or geriatrician resulting in significant cognitive impairment. Significant cognitive impairment means deterioration in your mini-mental state examination, or equivalent thereof, scores to 20 or less.</p> <p><b>Dementia</b> means the diagnosis of dementia as confirmed by a consultant neurologist or geriatrician resulting in significant cognitive impairment. Significant cognitive impairment means deterioration in your mini-mental state examination, or equivalent thereof, scores to 20 or less.</p>	<p><b>Alzheimer's Disease or Dementia with significant cognitive impairment</b> means the diagnosis of Alzheimer's disease or Dementia as confirmed by a consultant neurologist or geriatrician resulting in significant cognitive impairment. Significant cognitive impairment means deterioration in your mini-mental state examination, or equivalent thereof, scores to 20 or less out of 30.</p>
Section 3.1.2, Built-in Benefits page 31	<p><b>5. Day 1 TPD</b></p> <p>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':</p> <ul style="list-style-type: none"> <li>• Alzheimer's Disease with significant cognitive impairment</li> <li>• Blindness</li> <li>• Loss of Hearing</li> <li>• Motor Neurone Disease</li> <li>• Multiple Sclerosis</li> <li>• Muscular Dystrophy</li> <li>• Paralysis (total and permanent), or</li> <li>• Parkinson's Disease.</li> </ul> <p>See the medical definitions above in Section 12.2.</p> <p>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.</p> <p>The Day 1 TPD benefit is not available under the TPD (Universal) definition that applies to Occupation Category E.</p>	<p><b>5. Day 1 TPD</b></p> <p>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':</p> <ul style="list-style-type: none"> <li>• Alzheimer's Disease or Dementia with significant cognitive impairment</li> <li>• Blindness</li> <li>• Loss of Hearing</li> <li>• Motor Neurone Disease</li> <li>• Multiple Sclerosis</li> <li>• Muscular Dystrophy</li> <li>• Paralysis (total and permanent), or</li> <li>• Parkinson's Disease.</li> </ul> <p>See the medical definitions above in Section 12.2.</p> <p>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.</p> <p>The Day 1 TPD benefit is not available under the TPD (Universal) definition that applies to Occupation Category E.</p>

Section	Prior to change	After change
Section 4.2, Built-In Benefits page 42	<p><b>Other Serious Crisis Events</b></p> <ul style="list-style-type: none"> <li>• Accidental HIV Infection<sup>1</sup></li> <li>• Alzheimer's Disease with significant cognitive impairment<sup>3</sup></li> <li>• Aplastic Anaemia</li> <li>• Bacterial Meningitis with serious functional impairment<sup>3</sup></li> <li>• Benign Brain or Spinal Cord Tumour with serious functional impairment<sup>1,2</sup></li> <li>• Blindness<sup>3</sup></li> <li>• Coma</li> <li>• Dementia<sup>3</sup></li> <li>• End Stage Kidney Failure<sup>3</sup></li> <li>• End Stage Liver Failure<sup>3</sup></li> <li>• End Stage Lung Failure<sup>3</sup></li> <li>• Intensive Care</li> <li>• Loss of Hearing<sup>3</sup></li> <li>• Loss of Independence<sup>3</sup></li> <li>• Loss of Use of Limbs and/or Sight<sup>2,3</sup></li> <li>• Loss of Speech (complete and irrecoverable)<sup>3</sup></li> <li>• Major Burns of specified severity</li> <li>• Major Head Trauma with serious functional impairment</li> <li>• Major Organ Transplant<sup>1,3</sup></li> <li>• Motor Neurone Disease<sup>3</sup></li> <li>• Multiple Sclerosis<sup>3</sup></li> <li>• Muscular Dystrophy<sup>3</sup></li> <li>• Paralysis (total and permanent)<sup>3</sup></li> <li>• Parkinson's Disease<sup>3</sup></li> <li>• Pneumonectomy</li> <li>• Severe Diabetes<sup>1,3</sup></li> <li>• Severe Rheumatoid Arthritis (failed conventional DMARDs)<sup>2,3</sup></li> <li>• Severe Rheumatoid Arthritis (failed conventional DMARDs and one bDMARD)<sup>3</sup></li> <li>• Terminal Illness (Stand Alone only)<sup>1</sup></li> <li>• Viral Encephalitis with serious functional impairment</li> </ul>	<p><b>Other Serious Crisis Events</b></p> <ul style="list-style-type: none"> <li>• Accidental HIV Infection<sup>1</sup></li> <li>• Alzheimer's Disease or Dementia with significant cognitive impairment<sup>3</sup></li> <li>• Aplastic Anaemia</li> <li>• Bacterial Meningitis with serious functional impairment<sup>3</sup></li> <li>• Benign Brain or Spinal Cord Tumour with serious functional impairment<sup>1,2</sup></li> <li>• Blindness<sup>3</sup></li> <li>• Coma</li> <li>• End Stage Kidney Failure<sup>3</sup></li> <li>• End Stage Liver Failure<sup>3</sup></li> <li>• End Stage Lung Failure<sup>3</sup></li> <li>• Intensive Care</li> <li>• Loss of Hearing<sup>3</sup></li> <li>• Loss of Independence<sup>3</sup></li> <li>• Loss of Use of Limbs and/or Sight<sup>2,3</sup></li> <li>• Loss of Speech (complete and irrecoverable)<sup>3</sup></li> <li>• Major Burns of specified severity</li> <li>• Major Head Trauma with serious functional impairment</li> <li>• Major Organ Transplant<sup>1,3</sup></li> <li>• Motor Neurone Disease<sup>3</sup></li> <li>• Multiple Sclerosis<sup>3</sup></li> <li>• Muscular Dystrophy<sup>3</sup></li> <li>• Paralysis (total and permanent)<sup>3</sup></li> <li>• Parkinson's Disease<sup>3</sup></li> <li>• Pneumonectomy</li> <li>• Severe Diabetes<sup>1,3</sup></li> <li>• Severe Rheumatoid Arthritis (failed conventional DMARDs)<sup>2,3</sup></li> <li>• Severe Rheumatoid Arthritis (failed conventional DMARDs and one bDMARD)<sup>3</sup></li> <li>• Terminal Illness (Stand Alone only)<sup>1</sup></li> <li>• Viral Encephalitis with serious functional impairment</li> </ul>
Section 8.5.2, Built-in Benefits page 106	<p><b>Exercising the option</b></p> <p>For all conditions other than those listed below, the Life Cover option must be exercised within 30 days after the 12-month anniversary of your claim being paid.</p> <p>For the following conditions, Life Cover must be purchased within 30 days after the six-month anniversary of your claim being paid:</p> <ul style="list-style-type: none"> <li>• Alzheimer's Disease with significant cognitive impairment</li> <li>• Blindness (excluding as a result of a stroke/cancer)</li> <li>• Dementia</li> <li>• Loss of Hearing</li> <li>• Multiple Sclerosis</li> <li>• Paralysis (total and permanent) (excluding as a result of a stroke/cancer), and</li> <li>• Parkinson's Disease.</li> </ul> <p>This option can only be exercised once.</p> <p>Where the Life Cover Purchase benefit has been selected as a Rider Benefit under the TPD Stand Alone benefit, the Life Cover Purchase is able to be exercised after a TPD Stand Alone or Maximiser claim.</p>	<p><b>Exercising the option</b></p> <p>For all conditions other than those listed below, the Life Cover option must be exercised within 30 days after the 12-month anniversary of your claim being paid.</p> <p>For the following conditions, Life Cover must be purchased within 30 days after the six-month anniversary of your claim being paid:</p> <ul style="list-style-type: none"> <li>• Alzheimer's Disease or Dementia with significant cognitive impairment</li> <li>• Blindness (excluding as a result of a stroke/cancer)</li> <li>• Loss of Hearing</li> <li>• Multiple Sclerosis</li> <li>• Paralysis (total and permanent) (excluding as a result of a stroke/cancer), and</li> <li>• Parkinson's Disease.</li> </ul> <p>This option can only be exercised once.</p> <p>Where the Life Cover Purchase benefit has been selected as a Rider Benefit under the TPD Stand Alone benefit, the Life Cover Purchase is able to be exercised after a TPD Stand Alone or Maximiser claim.</p>

Section	Prior to change	After change
Section 8.6.2, Built-in Benefits page 111	<p data-bbox="272 248 667 275"><b>Other Serious Crisis Extension Events</b></p> <ul data-bbox="272 286 874 1229" style="list-style-type: none"> <li>• Alzheimer's Disease with significant cognitive impairment<sup>3</sup></li> <li>• Aplastic Anaemia</li> <li>• Bacterial Meningitis with severe functional impairment<sup>3</sup></li> <li>• Benign Brain or Spinal Cord Tumour with severe functional impairment<sup>1</sup></li> <li>• Blindness</li> <li>• End Stage Kidney Failure<sup>3</sup></li> <li>• End Stage Liver Failure<sup>3</sup></li> <li>• End Stage Lung Failure<sup>3</sup></li> <li>• Coma</li> <li>• Dementia<sup>3</sup></li> <li>• Loss of Hearing<sup>3</sup></li> <li>• Loss of Independence<sup>3</sup></li> <li>• Loss of Speech (complete and irrecoverable)<sup>3</sup></li> <li>• Loss of Use of Limbs and/or Sight<sup>2,3</sup></li> <li>• Major Burns of specified severity</li> <li>• Major Head Trauma with severe functional impairment</li> <li>• Major Organ Transplant<sup>1</sup></li> <li>• Motor Neurone Disease<sup>3</sup></li> <li>• Multiple Sclerosis with significant functional impairment<sup>3</sup></li> <li>• Muscular Dystrophy with significant functional impairment<sup>3</sup></li> <li>• Paralysis (total and permanent)<sup>3</sup></li> <li>• Parkinson's Disease with significant functional impairment<sup>3</sup></li> <li>• Pneumonectomy</li> <li>• Severe Diabetes<sup>1,3</sup></li> <li>• Severe Rheumatoid Arthritis with significant functional impairment<sup>3</sup></li> <li>• Terminal Illness (Stand Alone only)<sup>1</sup></li> <li>• Viral Encephalitis with significant functional impairment</li> </ul>	<p data-bbox="911 248 1305 275"><b>Other Serious Crisis Extension Events</b></p> <ul data-bbox="911 286 1513 1229" style="list-style-type: none"> <li>• Alzheimer's Disease or Dementia with significant cognitive impairment<sup>3</sup></li> <li>• Aplastic Anaemia</li> <li>• Bacterial Meningitis with severe functional impairment<sup>3</sup></li> <li>• Benign Brain or Spinal Cord Tumour with severe functional impairment<sup>1</sup></li> <li>• Blindness</li> <li>• End Stage Kidney Failure<sup>3</sup></li> <li>• End Stage Liver Failure<sup>3</sup></li> <li>• End Stage Lung Failure<sup>3</sup></li> <li>• Coma</li> <li>• Loss of Hearing<sup>3</sup></li> <li>• Loss of Independence<sup>3</sup></li> <li>• Loss of Speech (complete and irrecoverable)<sup>3</sup></li> <li>• Loss of Use of Limbs and/or Sight<sup>2,3</sup></li> <li>• Major Burns of specified severity</li> <li>• Major Head Trauma with severe functional impairment</li> <li>• Major Organ Transplant<sup>1</sup></li> <li>• Motor Neurone Disease<sup>3</sup></li> <li>• Multiple Sclerosis with significant functional impairment<sup>3</sup></li> <li>• Muscular Dystrophy with significant functional impairment<sup>3</sup></li> <li>• Paralysis (total and permanent)<sup>3</sup></li> <li>• Parkinson's Disease with significant functional impairment<sup>3</sup></li> <li>• Pneumonectomy</li> <li>• Severe Diabetes<sup>1,3</sup></li> <li>• Severe Rheumatoid Arthritis with significant functional impairment<sup>3</sup></li> <li>• Terminal Illness (Stand Alone only)<sup>1</sup></li> <li>• Viral Encephalitis with significant functional impairment</li> </ul>

Section	Prior to change	After change
Section 8.8.2, Built-in Benefits page 123	<p><b>Other Serious Crisis Events</b></p> <ul style="list-style-type: none"> <li>• Accidental HIV Infection<sup>1</sup></li> <li>• Alzheimer's Disease with significant cognitive impairment</li> <li>• Aplastic Anaemia</li> <li>• Bacterial Meningitis with serious functional impairment</li> <li>• Benign Brain or Spinal Cord Tumour with serious functional impairment<sup>1,2</sup></li> <li>• Blindness</li> <li>• Coma</li> <li>• Dementia</li> <li>• End Stage Kidney Failure</li> <li>• End Stage Liver Failure</li> <li>• End Stage Lung Failure</li> <li>• Intensive Care</li> <li>• Loss of Hearing</li> <li>• Loss of Independence</li> <li>• Loss of Use of Limbs and/or Sight<sup>2</sup></li> <li>• Loss of Speech (complete and irrecoverable)</li> <li>• Major Burns of specified severity</li> <li>• Major Head Trauma with serious functional impairment</li> <li>• Major Organ Transplant<sup>1</sup></li> <li>• Motor Neurone Disease</li> <li>• Multiple Sclerosis</li> <li>• Muscular Dystrophy</li> <li>• Paralysis (total and permanent)</li> <li>• Parkinson's Disease</li> <li>• Pneumonectomy</li> <li>• Severe Diabetes<sup>1</sup></li> <li>• Severe Rheumatoid Arthritis (failed conventional DMARDs)<sup>2</sup></li> <li>• Severe Rheumatoid Arthritis (failed conventional DMARDs and one bDMARD)</li> <li>• Viral Encephalitis with serious functional impairment</li> </ul>	<p><b>Other Serious Crisis Events</b></p> <ul style="list-style-type: none"> <li>• Accidental HIV Infection<sup>1</sup></li> <li>• Alzheimer's Disease or Dementia with significant cognitive impairment</li> <li>• Aplastic Anaemia</li> <li>• Bacterial Meningitis with serious functional impairment</li> <li>• Benign Brain or Spinal Cord Tumour with serious functional impairment<sup>1,2</sup></li> <li>• Blindness</li> <li>• Coma</li> <li>• End Stage Kidney Failure</li> <li>• End Stage Liver Failure</li> <li>• End Stage Lung Failure</li> <li>• Intensive Care</li> <li>• Loss of Hearing</li> <li>• Loss of Independence</li> <li>• Loss of Use of Limbs and/or Sight<sup>2</sup></li> <li>• Loss of Speech (complete and irrecoverable)</li> <li>• Major Burns of specified severity</li> <li>• Major Head Trauma with serious functional impairment</li> <li>• Major Organ Transplant<sup>1</sup></li> <li>• Motor Neurone Disease</li> <li>• Multiple Sclerosis</li> <li>• Muscular Dystrophy</li> <li>• Paralysis (total and permanent)</li> <li>• Parkinson's Disease</li> <li>• Pneumonectomy</li> <li>• Severe Diabetes<sup>1</sup></li> <li>• Severe Rheumatoid Arthritis (failed conventional DMARDs)<sup>2</sup></li> <li>• Severe Rheumatoid Arthritis (failed conventional DMARDs and one bDMARD)</li> <li>• Viral Encephalitis with serious functional impairment</li> </ul>
Section 12.1 General Definitions page 192	<p><b>Progressive Event</b> means one of the following Events, as applicable, to Crisis Recovery Stand Alone, Crisis Recovery, Double Crisis Recovery, Crisis Extension, Family Protection or Complimentary Family Protection benefits.</p> <ul style="list-style-type: none"> <li>• Alzheimer's Disease with significant cognitive impairment</li> <li>• Bacterial Meningitis with serious functional impairment</li> <li>• Bacterial Meningitis with severe functional impairment</li> <li>• Blindness</li> <li>• Cardiomyopathy with permanent and serious impairment</li> <li>• Cardiomyopathy with permanent and severe impairment</li> <li>• Dementia</li> <li>• End Stage Kidney Failure</li> <li>• End Stage Liver Failure</li> <li>• End Stage Lung Failure</li> <li>• Loss of Hearing</li> <li>• Loss of Independence</li> <li>• Loss of Speech (complete and irrecoverable)</li> <li>• Loss of Use of Limbs and/or Sight</li> <li>• Major Organ Transplant</li> <li>• Motor Neurone Disease</li> <li>• Multiple Sclerosis</li> <li>• Multiple Sclerosis with significant functional impairment</li> </ul>	<p><b>Progressive Event</b> means one of the following Events, as applicable, to Crisis Recovery Stand Alone, Crisis Recovery, Double Crisis Recovery, Crisis Extension, Family Protection or Complimentary Family Protection benefits.</p> <ul style="list-style-type: none"> <li>• Alzheimer's Disease or Dementia with significant cognitive impairment</li> <li>• Bacterial Meningitis with serious functional impairment</li> <li>• Bacterial Meningitis with severe functional impairment</li> <li>• Blindness</li> <li>• Cardiomyopathy with permanent and serious impairment</li> <li>• Cardiomyopathy with permanent and severe impairment</li> <li>• End Stage Kidney Failure</li> <li>• End Stage Liver Failure</li> <li>• End Stage Lung Failure</li> <li>• Loss of Hearing</li> <li>• Loss of Independence</li> <li>• Loss of Speech (complete and irrecoverable)</li> <li>• Loss of Use of Limbs and/or Sight</li> <li>• Major Organ Transplant</li> <li>• Motor Neurone Disease</li> <li>• Multiple Sclerosis</li> <li>• Multiple Sclerosis with significant functional impairment</li> </ul>

Section	Prior to change	After change
<p>Incorporated By Reference Material, Crisis Recovery Benefit – 16.1.2, 15. Crisis Recovery Benefit page 16</p>	<p><b>Crisis Events Covered</b></p> <ul style="list-style-type: none"> <li>• Accidental HIV Infection</li> <li>• Advanced Invasive Cancer</li> <li>• Alzheimer’s Disease with significant cognitive impairment</li> <li>• Aplastic Anaemia</li> <li>• Bacterial Meningitis with serious functional impairment</li> <li>• Bacterial Meningitis with severe functional impairment</li> <li>• Benign Brain or Spinal Cord Tumour with serious functional impairment</li> <li>• Benign Brain or Spinal Cord Tumour with severe functional impairment</li> <li>• Blindness</li> <li>• Cancer (including Skin Cancer, Prostate Cancer and Carcinoma in situ (limited to certain bodily sites)</li> <li>• Cardiac Arrest</li> <li>• Cardiomyopathy with permanent and serious impairment</li> <li>• Cardiomyopathy with permanent and severe impairment</li> <li>• Coma</li> <li>• Coronary Artery Angioplasty</li> <li>• Coronary Artery Bypass Surgery</li> <li>• Coronary Artery Bypass Surgery (open heart)</li> <li>• Dementia</li> <li>• End Stage Kidney Failure</li> <li>• End Stage Liver Failure</li> <li>• End Stage Lung Failure</li> <li>• Heart Attack (myocardial infarction) of specified severity</li> </ul>	<p><b>Crisis Events Covered</b></p> <ul style="list-style-type: none"> <li>• Accidental HIV Infection</li> <li>• Advanced Invasive Cancer</li> <li>• Alzheimer’s Disease or Dementia with significant cognitive impairment</li> <li>• Aplastic Anaemia</li> <li>• Bacterial Meningitis with serious functional impairment</li> <li>• Bacterial Meningitis with severe functional impairment</li> <li>• Benign Brain or Spinal Cord Tumour with serious functional impairment</li> <li>• Benign Brain or Spinal Cord Tumour with severe functional impairment</li> <li>• Blindness</li> <li>• Cancer (including Skin Cancer, Prostate Cancer and Carcinoma in situ (limited to certain bodily sites)</li> <li>• Cardiac Arrest</li> <li>• Cardiomyopathy with permanent and serious impairment</li> <li>• Cardiomyopathy with permanent and severe impairment</li> <li>• Coma</li> <li>• Coronary Artery Angioplasty</li> <li>• Coronary Artery Bypass Surgery</li> <li>• Coronary Artery Bypass Surgery (open heart)</li> <li>• End Stage Kidney Failure</li> <li>• End Stage Liver Failure</li> <li>• End Stage Lung Failure</li> <li>• Heart Attack (myocardial infarction) of specified severity</li> </ul>



## 5. REMOVAL OF CHRONIC DIAGNOSIS ADVANCEMENT BENEFIT

**Benefit:** Crisis Recovery & Double Crisis Recovery

**Change:** We have removed the Chronic Diagnosis Advancement benefit that is a Built-in Benefit to Crisis Recovery.

Section	Prior to change	After change
2.1.4, Limitations and exclusions page 19	<p><b>Benefit reductions – Life Cover</b></p> <p>The Life Cover 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):</p> <ul style="list-style-type: none"> <li>• Death or Terminal Illness</li> <li>• Final Expenses</li> <li>• TPD*</li> <li>• Accidental TPD*</li> <li>• Universal TPD*</li> <li>• Partial and Permanent Disablement* (Built-in Benefit to TPD)</li> <li>• Accidental Partial and Permanent Disablement* (Built-in Benefit to Accidental TPD)</li> <li>• Loss of Independence* (Built-in Benefit to TPD and Crisis Recovery)</li> <li>• Day 1 TPD* (Built-in Benefit to TPD)</li> <li>• Crisis Events* (Built-in Benefit to Crisis Recovery)</li> <li>• Partial Payments* (Built-in Benefit to Crisis Recovery)</li> <li>• Crisis Extension Events* (Built-in Benefit to Crisis Extension), and</li> <li>• Chronic Diagnosis Advancement* (Built-in Benefit to Crisis Recovery).</li> </ul> <p>Following the payment of any benefits listed above, the premium for Life Cover will be adjusted to reflect the reduction in the Sum Insured.</p> <p>*The Life Cover 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.</p>	<p><b>Benefit reductions – Life Cover</b></p> <p>The Life Cover 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):</p> <ul style="list-style-type: none"> <li>• Death or Terminal Illness</li> <li>• Final Expenses</li> <li>• TPD*</li> <li>• Accidental TPD*</li> <li>• Universal TPD*</li> <li>• Partial and Permanent Disablement* (Built-in Benefit to TPD)</li> <li>• Accidental Partial and Permanent Disablement* (Built-in Benefit to Accidental TPD)</li> <li>• Loss of Independence* (Built-in Benefit to TPD and Crisis Recovery)</li> <li>• Day 1 TPD* (Built-in Benefit to TPD)</li> <li>• Crisis Events* (Built-in Benefit to Crisis Recovery)</li> <li>• Partial Payments* (Built-in Benefit to Crisis Recovery), and</li> <li>• Crisis Extension Events* (Built-in Benefit to Crisis Extension).</li> </ul> <p>Following the payment of any benefits listed above, the premium for Life Cover will be adjusted to reflect the reduction in the Sum Insured.</p> <p>*The Life Cover 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.</p>

Section	Prior to change	After change
3.1.4, Limitations and exclusions page 33	<p><b>Benefit reductions</b></p> <p>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):</p> <ul style="list-style-type: none"> <li>• TPD</li> <li>• Accidental TPD</li> <li>• Partial and Permanent Disablement</li> <li>• Accidental Partial and Permanent Disablement</li> <li>• Day 1 TPD</li> <li>• Universal TPD*</li> <li>• Loss of Independence* (Built-in Benefit to TPD and Crisis Recovery)</li> <li>• Death or Terminal Illness* (Built-in Benefit to Life Cover)</li> <li>• Crisis Events* (Built-in Benefit to Crisis Recovery and Double Crisis Recovery)</li> <li>• Partial Payments* (Built-in Benefit to Crisis Recovery and Double Crisis Recovery)</li> <li>• Crisis Extension Events* (Built-in Benefit to Crisis Extension), and</li> <li>• Chronic Diagnosis Advancement* (Built-in Benefit to Crisis Recovery and Double Crisis Recovery).</li> </ul> <p>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.</p> <p>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.</p> <p>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.</p> <p>*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.</p>	<p><b>Benefit reductions</b></p> <p>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):</p> <ul style="list-style-type: none"> <li>• TPD</li> <li>• Accidental TPD</li> <li>• Partial and Permanent Disablement</li> <li>• Accidental Partial and Permanent Disablement</li> <li>• Day 1 TPD</li> <li>• Universal TPD*</li> <li>• Loss of Independence* (Built-in Benefit to TPD and Crisis Recovery)</li> <li>• Death or Terminal Illness* (Built-in Benefit to Life Cover)</li> <li>• Crisis Events* (Built-in Benefit to Crisis Recovery and Double Crisis Recovery)</li> <li>• Partial Payments* (Built-in Benefit to Crisis Recovery and Double Crisis Recovery), and</li> <li>• Crisis Extension Events* (Built-in Benefit to Crisis Extension).</li> </ul> <p>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.</p> <p>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.</p> <p>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.</p> <p>*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.</p>

Section	Prior to change	After change
3.2.4, Limitations and exclusions page 38	<p><b>Benefit reductions</b></p> <p>The Universal 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):</p> <ul style="list-style-type: none"> <li>• Universal TPD</li> <li>• TPD*</li> <li>• Accidental TPD*</li> <li>• Partial and Permanent Disablement* (built-in benefit to TPD)</li> <li>• Accidental Partial and Permanent Disablement* (built-in benefit to Accidental TPD)</li> <li>• Day 1 TPD* (built-in benefit to TPD)</li> <li>• Loss of Independence* (built-in benefit to TPD and Crisis Recovery)</li> <li>• Death or Terminal Illness* (built-in benefit to Life Cover)</li> <li>• Crisis Events* (built-in benefit to Crisis Recovery and Double Crisis Recovery)</li> <li>• Partial Payments* (built-in benefit to Crisis Recovery and Double Crisis Recovery)</li> <li>• Crisis Extension Events* (Built-in Benefit to Crisis Extension), and</li> <li>• Chronic Diagnosis Advancement* (built-in benefit to Crisis Recovery and Double Crisis Recovery).</li> </ul> <p>The Universal TPD Sum Insured will also be reduced by the amount of any Final Expenses* claim paid to the extent necessary to ensure the Universal TPD Sum Insured is not higher than the Life Cover Sum Insured.</p> <p>Following the payment of any benefits listed above, the premium for Universal TPD will be adjusted to reflect the reduction in the Sum Insured.</p> <p>If you hold Universal TPD as a Stand Alone Plan and you also hold cover under a separate Life Cover Plan, a claim paid under Universal 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.</p> <p>*The Universal 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.</p>	<p><b>Benefit reductions</b></p> <p>The Universal 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):</p> <ul style="list-style-type: none"> <li>• Universal TPD</li> <li>• TPD*</li> <li>• Accidental TPD*</li> <li>• Partial and Permanent Disablement* (built-in benefit to TPD)</li> <li>• Accidental Partial and Permanent Disablement* (built-in benefit to Accidental TPD)</li> <li>• Day 1 TPD* (built-in benefit to TPD)</li> <li>• Loss of Independence* (built-in benefit to TPD and Crisis Recovery)</li> <li>• Death or Terminal Illness* (built-in benefit to Life Cover)</li> <li>• Crisis Events* (built-in benefit to Crisis Recovery and Double Crisis Recovery)</li> <li>• Partial Payments* (built-in benefit to Crisis Recovery and Double Crisis Recovery), and</li> <li>• Crisis Extension Events* (Built-in Benefit to Crisis Extension).</li> </ul> <p>The Universal TPD Sum Insured will also be reduced by the amount of any Final Expenses* claim paid to the extent necessary to ensure the Universal TPD Sum Insured is not higher than the Life Cover Sum Insured.</p> <p>Following the payment of any benefits listed above, the premium for Universal TPD will be adjusted to reflect the reduction in the Sum Insured.</p> <p>If you hold Universal TPD as a Stand Alone Plan and you also hold cover under a separate Life Cover Plan, a claim paid under Universal 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.</p> <p>*The Universal 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.</p>
4.1 Benefit overview, Table 6 page 40	<p><b>Chronic Diagnosis Advancement</b></p> <p>Advances a partial payment if you are diagnosed with certain Crisis Events.</p>	<p>Delete entire row in table</p>

Section	Prior to change	After change
4.2, Built-in Benefits page 42	<p><b>2. Partial benefit payments</b></p> <p>We will make a partial payment from your Crisis Recovery Sum Insured if we are able to confirm diagnosis of the Crisis Event listed in the table below.</p> <p>After any partial payment for one of the Crisis Events listed below, the Crisis Recovery Sum Insured and Life Cover Sum Insured (where applicable) will be reduced by the payment made.</p> <p>If you sustain another Crisis Event we will pay the reduced Sum Insured, however payment for Chronic Diagnosis Advancement is made only once.</p> <p>Once total payments under Crisis Recovery reach the Crisis Recovery Sum Insured, the Crisis Recovery benefit will cease.</p> <p>If you have selected Crisis Recovery Stand Alone, you must survive for a period of 14 days from the date of the diagnosis of the Crisis Event to be eligible for a partial payment.</p>	<p><b>2. Partial benefit payments</b></p> <p>We will make a partial payment from your Crisis Recovery Sum Insured if we are able to confirm diagnosis of the Crisis Event listed in the table below.</p> <p>After any partial payment for one of the Crisis Events listed below, the Crisis Recovery Sum Insured and Life Cover Sum Insured (where applicable) will be reduced by the payment made.</p> <p>If you sustain another Crisis Event we will pay the reduced Sum Insured.</p> <p>Once total payments under Crisis Recovery reach the Crisis Recovery Sum Insured, the Crisis Recovery benefit will cease.</p> <p>If you have selected Crisis Recovery Stand Alone, you must survive for a period of 14 days from the date of the diagnosis of the Crisis Event to be eligible for a partial payment.</p>
4.2, Built-in Benefits page 43	<p><b>3. Chronic Diagnosis Advancement</b></p> <p>The Chronic Diagnosis Advancement benefit is an advance payment of the Crisis Recovery Sum Insured and is payable when certain medical conditions have been diagnosed but have not yet met the definition of that Crisis Event. The payment is 25% of the Crisis Recovery Sum Insured up to a maximum of \$25,000 under all policies that we have issued to you, the Life Insured.</p> <p>This benefit will be paid if an appropriate specialist Medical Practitioner confirms that you have suffered or been medically diagnosed with one of the following medical conditions but have not yet met our definition of that Crisis Event:</p> <ul style="list-style-type: none"> <li>• Motor Neurone Disease</li> <li>• Multiple Sclerosis</li> <li>• Muscular Dystrophy, or</li> <li>• Parkinson’s Disease.</li> </ul> <p>If a Chronic Diagnosis Advancement benefit is paid, the applicable Crisis Recovery Sum Insured and Life Cover Sum Insured (where applicable) will be reduced by the amount paid.</p> <p>If you subsequently qualify for the payment of a Crisis Recovery Sum Insured, the reduced Crisis Recovery Sum Insured will be paid.</p> <p>We will only make a payment for the Chronic Diagnosis Advancement benefit once.</p>	Delete entire section, 3. Chronic Diagnosis Advancement.

Section	Prior to change	After change
4.4 Limitations and exclusions page 46	<p><b>Benefit reductions – Crisis Recovery</b></p> <p>The Crisis Recovery 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):</p> <ul style="list-style-type: none"> <li>• Crisis Events</li> <li>• Partial Payments</li> <li>• Chronic Diagnosis Advancement</li> <li>• Death Cover</li> <li>• Loss of Independence* (Built-in Benefit to TPD, Double TPD, Crisis Recovery)</li> <li>• Death or Terminal Illness* (Built-in Benefit to Life Cover)</li> <li>• TPD*</li> <li>• Accidental TPD*</li> <li>• Universal TPD*</li> <li>• Partial and Permanent Disablement* (Built-in Benefit to TPD)</li> <li>• Accidental Partial and Permanent Disablement* (Built-in Benefit to Accidental TPD), and</li> <li>• Day 1 TPD* (Built-in Benefit to TPD).</li> </ul>	<p><b>Benefit reductions – Crisis Recovery</b></p> <p>The Crisis Recovery 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):</p> <ul style="list-style-type: none"> <li>• Crisis Events</li> <li>• Partial Payments</li> <li>• Death Cover</li> <li>• Loss of Independence* (Built-in Benefit to TPD, Double TPD, Crisis Recovery)</li> <li>• Death or Terminal Illness* (Built-in Benefit to Life Cover)</li> <li>• TPD*</li> <li>• Accidental TPD*</li> <li>• Universal TPD*</li> <li>• Partial and Permanent Disablement* (Built-in Benefit to TPD)</li> <li>• Accidental Partial and Permanent Disablement* (Built-in Benefit to Accidental TPD), and</li> <li>• Day 1 TPD* (Built-in Benefit to TPD).</li> </ul>
8.2.4 Limitations and exclusions page 97	<p><b>Benefit reductions</b></p> <p>The Double 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):</p> <ul style="list-style-type: none"> <li>• TPD</li> <li>• Death or Terminal Illness (Built-in Benefit to Life Cover)</li> <li>• Loss of Independence* (Built-in Benefit to Double TPD and Crisis Recovery)</li> <li>• Crisis Events* (Built-in Benefit to Crisis Recovery)</li> <li>• Partial Payments* (Built-in Benefit to Crisis Recovery)</li> <li>• Crisis Extension Events* (Built-in Benefit to Crisis Extension), and</li> <li>• Chronic Diagnosis Advancement* (Built-in Benefit to Crisis Recovery).</li> </ul>	<p><b>Benefit reductions</b></p> <p>The Double 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):</p> <ul style="list-style-type: none"> <li>• TPD</li> <li>• Death or Terminal Illness (Built-in Benefit to Life Cover)</li> <li>• Loss of Independence* (Built-in Benefit to Double TPD and Crisis Recovery)</li> <li>• Crisis Events* (Built-in Benefit to Crisis Recovery)</li> <li>• Partial Payments* (Built-in Benefit to Crisis Recovery), and</li> <li>• Crisis Extension Events* (Built-in Benefit to Crisis Extension).</li> </ul>
8.3.4 Limitations and exclusions page 101	<p><b>Benefit reductions</b></p> <p>The Double Universal 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):</p> <ul style="list-style-type: none"> <li>• Universal TPD</li> <li>• Death or Terminal Illness (built-in benefit to Life Cover)</li> <li>• Loss of Independence* (built-in benefit to Crisis Recovery)</li> <li>• Crisis Events* (built-in benefit to Crisis Recovery)</li> <li>• Partial Payments* (built-in benefit to Crisis Recovery)</li> <li>• Crisis Extension Events* (Built-in Benefit to Crisis Extension), and</li> <li>• Chronic Diagnosis Advancement* (built-in benefit to Crisis Recovery).</li> </ul>	<p><b>Benefit reductions</b></p> <p>The Double Universal 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):</p> <ul style="list-style-type: none"> <li>• Universal TPD</li> <li>• Death or Terminal Illness (built-in benefit to Life Cover)</li> <li>• Loss of Independence* (built-in benefit to Crisis Recovery)</li> <li>• Crisis Events* (built-in benefit to Crisis Recovery)</li> <li>• Partial Payments* (built-in benefit to Crisis Recovery), and</li> <li>• Crisis Extension Events* (Built-in Benefit to Crisis Extension).</li> </ul>

Section	Prior to change	After change
8.7.2 Built-in Benefits page 115	<p><b>Crisis Recovery Buy-back</b></p> <p>Crisis Recovery Buy-back automatically reinstates the Life Cover Sum Insured that was reduced after:</p> <ul style="list-style-type: none"> <li>• a Crisis Recovery Sum Insured is paid in full, or a restricted benefit is paid for the diagnosis of Prostate Cancer, or</li> <li>• a Crisis Extension claim is paid before the Policy Anniversary prior to your 64th birthday.</li> </ul> <p>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), or payment of the Chronic Diagnosis Advancement benefit.</p>	<p><b>Crisis Recovery Buy-back</b></p> <p>Crisis Recovery Buy-back automatically reinstates the Life Cover Sum Insured that was reduced after:</p> <ul style="list-style-type: none"> <li>• a Crisis Recovery Sum Insured is paid in full, or a restricted benefit is paid for the diagnosis of Prostate Cancer, or</li> <li>• a Crisis Extension claim is paid before the Policy Anniversary prior to your 64th birthday.</li> </ul> <p>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).</p>
8.9.2 Built-in Benefits page 123	<p><b>4. Partial payments</b></p> <p>We will make a partial payment from your Double Crisis Recovery Sum Insured if we are able to confirm diagnosis of the applicable Crisis Event shown in the table below.</p> <p>After any partial payment, the Sum Insured will be reduced by the payment made.</p> <p>If you sustain another Crisis Event after a partial payment has been made, we will pay the reduced Sum Insured. This does not apply to the Chronic Diagnosis Advancement benefit.</p>	<p><b>4. Partial payments</b></p> <p>We will make a partial payment from your Double Crisis Recovery Sum Insured if we are able to confirm diagnosis of the applicable Crisis Event shown in the table below.</p> <p>After any partial payment, the Sum Insured will be reduced by the payment made.</p> <p>If you sustain another Crisis Event after a partial payment has been made, we will pay the reduced Sum Insured.</p>
8.9.2 Built-in Benefits page 124	<p><b>Chronic Diagnosis Advancement benefit</b></p> <p>The Chronic Diagnosis Advancement benefit is an advance payment of the Double Crisis Recovery Sum Insured and is payable when certain medical conditions have been diagnosed but have not yet met the definition of that Crisis Event. The payment is 25% of the Crisis Recovery Sum Insured up to a maximum of \$25,000 under all policies that we have issued to you, the Life Insured.</p> <p>This benefit will be paid if an appropriate specialist Medical Practitioner confirms that you have suffered or been medically diagnosed with one of the following medical conditions but have not yet met our definition of that Crisis Event:</p> <ul style="list-style-type: none"> <li>• Motor Neurone Disease</li> <li>• Multiple Sclerosis</li> <li>• Muscular Dystrophy, or</li> <li>• Parkinson's Disease.</li> </ul> <p>If a Chronic Diagnosis Advancement benefit is paid, the applicable Crisis Recovery Sum Insured and Life Cover Sum Insured (where applicable) will be reduced by the amount paid.</p> <p>If you subsequently qualify for the payment of a Crisis Recovery Sum Insured, the reduced Crisis Recovery Sum Insured will be paid.</p> <p>We will only make a payment for the Chronic Diagnosis Advancement benefit once.</p>	Delete entire section

Section	Prior to change	After change
8.9.4 Limitations and exclusions page 126	<p data-bbox="272 248 467 275"><b>Benefit reductions</b></p> <p data-bbox="272 293 879 398">The Double Crisis Recovery 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):</p> <ul data-bbox="272 405 879 772" style="list-style-type: none"> <li data-bbox="272 405 427 432">• Crisis Events</li> <li data-bbox="272 434 628 461">• Chronic Diagnosis Advancement</li> <li data-bbox="272 463 472 490">• Partial Payments</li> <li data-bbox="272 492 778 519">• Loss of Independence* (built-in benefit to TPD)</li> <li data-bbox="272 521 858 548">• Death or Terminal Illness (built-in benefit to Life Cover)</li> <li data-bbox="272 551 347 577">• TPD*</li> <li data-bbox="272 580 461 607">• Accidental TPD*</li> <li data-bbox="272 609 448 636">• Universal TPD*</li> <li data-bbox="272 638 839 692">• Partial and Permanent Disablement* (built-in benefit to TPD)</li> <li data-bbox="272 694 783 748">• Accidental Partial and Permanent Disablement* (built-in benefit to Accidental TPD), and</li> <li data-bbox="272 750 663 777">• Day 1 TPD* (built-in benefit to TPD).</li> </ul> <p data-bbox="272 786 879 925">The Double Crisis Recovery Sum Insured will also be reduced by the amount of any Final Expenses* claim paid to the extent necessary to ensure the Double Crisis Recovery Sum Insured is not higher than the Life Cover Sum Insured.</p> <p data-bbox="272 934 879 1025">Following the payment of any benefits listed above, the premium for Double Crisis Recovery will be adjusted to reflect the reduction in the Sum Insured.</p> <p data-bbox="272 1034 879 1111">*The Double Crisis Recovery Sum Insured will not be reduced by a claim on these benefits where the TPD, Universal TPD or Accidental TPD (as applicable) is held as a Stand Alone benefit.</p>	<p data-bbox="911 248 1106 275"><b>Benefit reductions</b></p> <p data-bbox="911 293 1517 398">The Double Crisis Recovery 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):</p> <ul data-bbox="911 405 1517 745" style="list-style-type: none"> <li data-bbox="911 405 1066 432">• Crisis Events</li> <li data-bbox="911 434 1107 461">• Partial Payments</li> <li data-bbox="911 463 1417 490">• Loss of Independence* (built-in benefit to TPD)</li> <li data-bbox="911 492 1497 519">• Death or Terminal Illness (built-in benefit to Life Cover)</li> <li data-bbox="911 521 986 548">• TPD*</li> <li data-bbox="911 551 1099 577">• Accidental TPD*</li> <li data-bbox="911 580 1086 607">• Universal TPD*</li> <li data-bbox="911 609 1477 663">• Partial and Permanent Disablement* (built-in benefit to TPD)</li> <li data-bbox="911 665 1422 719">• Accidental Partial and Permanent Disablement* (built-in benefit to Accidental TPD), and</li> <li data-bbox="911 721 1302 748">• Day 1 TPD* (built-in benefit to TPD).</li> </ul> <p data-bbox="911 757 1517 896">The Double Crisis Recovery Sum Insured will also be reduced by the amount of any Final Expenses* claim paid to the extent necessary to ensure the Double Crisis Recovery Sum Insured is not higher than the Life Cover Sum Insured.</p> <p data-bbox="911 904 1517 996">Following the payment of any benefits listed above, the premium for Double Crisis Recovery will be adjusted to reflect the reduction in the Sum Insured.</p> <p data-bbox="911 1005 1517 1081">*The Double Crisis Recovery Sum Insured will not be reduced by a claim on these benefits where the TPD, Universal TPD or Accidental TPD (as applicable) is held as a Stand Alone benefit.</p>

Section	Prior to change	After change
9.3.3 Limitations page 159	<p><b>Benefit reductions</b></p> <p>The insurance cover in your Superannuation Plan will be reduced by an amount equivalent to the Maximiser benefit paid.</p> <p>The Maximiser Sum Insured will be reduced by the amount of any claim paid on the following Built-in or Rider Benefits:</p> <ul style="list-style-type: none"> <li>• TPD or Accidental TPD (with an 'Any Occupation' definition only)</li> <li>• Partial and Permanent Disablement</li> <li>• Accidental Partial and Permanent Disablement</li> <li>• Loss of Independence</li> <li>• Day 1 TPD</li> <li>• Crisis Events** (Built-in Benefit to Crisis Recovery and Double Crisis Recovery)</li> <li>• Partial Payments** (Built-in Benefit to Crisis Recovery and Double Crisis Recovery)</li> <li>• Crisis Extension Events** (Built-in Benefit to Crisis Extension)</li> <li>• Chronic Diagnosis Advancement** (Built-in Benefit to Crisis Recovery), and</li> <li>• Death or Terminal Illness* (Built in Benefit to Life Cover).</li> </ul> <p>The Maximiser Sum Insured will also be reduced by the amount of any Final Expenses* claim paid to the extent necessary to ensure the Maximiser Sum Insured is not higher than the Life Cover Sum Insured.</p> <p>The Partial and Permanent Disablement benefit is only payable within an Ordinary Life Cover Plan. If the Sum Insured is reduced under one Policy, the same reduction will apply to the other linked Policy.</p> <p>* The Maximiser Sum Insured will not be reduced by a claim on the above benefits where the 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.</p> <p># When linked to TPD under Superannuation PLUS only.</p>	<p><b>Benefit reductions</b></p> <p>The insurance cover in your Superannuation Plan will be reduced by an amount equivalent to the Maximiser benefit paid.</p> <p>The Maximiser Sum Insured will be reduced by the amount of any claim paid on the following Built-in or Rider Benefits:</p> <ul style="list-style-type: none"> <li>• TPD or Accidental TPD (with an 'Any Occupation' definition only)</li> <li>• Partial and Permanent Disablement</li> <li>• Accidental Partial and Permanent Disablement</li> <li>• Loss of Independence</li> <li>• Day 1 TPD</li> <li>• Crisis Events** (Built-in Benefit to Crisis Recovery and Double Crisis Recovery)</li> <li>• Partial Payments** (Built-in Benefit to Crisis Recovery and Double Crisis Recovery)</li> <li>• Crisis Extension Events** (Built-in Benefit to Crisis Extension), and</li> <li>• Death or Terminal Illness* (Built in Benefit to Life Cover).</li> </ul> <p>The Maximiser Sum Insured will also be reduced by the amount of any Final Expenses* claim paid to the extent necessary to ensure the Maximiser Sum Insured is not higher than the Life Cover Sum Insured.</p> <p>The Partial and Permanent Disablement benefit is only payable within an Ordinary Life Cover Plan. If the Sum Insured is reduced under one Policy, the same reduction will apply to the other linked Policy.</p> <p>* The Maximiser Sum Insured will not be reduced by a claim on the above benefits where the 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.</p> <p># When linked to TPD under Superannuation PLUS only.</p>



## 6. REMOVAL OF 90 DAY REQUIREMENT – CRISIS RECOVERY AND FAMILY PROTECTION BENEFIT

**Benefit:** Double Crisis Recovery & Family Protection

**Change:** We have removed the requirement to provide proof of a positive diagnosis within 90 days of the date of diagnosis.

Section	Prior to change	After change
8.9.2 Built-in Benefits page 123	<p><b>Proof of positive diagnosis</b></p> <p>Written proof of positive diagnosis of a Crisis Event must be provided to us within 90 days of the date of diagnosis. Please refer to Section 4.2 for details.</p>	<p><b>Proof of positive diagnosis</b></p> <p>Written proof of positive diagnosis notifying AIA of a Crisis Event must be provided as soon as reasonably practicable. Delays in notifying AIA may result in it taking longer to obtain the required information to assess your claim. Please refer to Section 4.2 for details.</p>
8.10.2 Built-in Benefits page 128	<p><b>Proof of positive diagnosis</b></p> <p>Written proof of positive diagnosis of a Family Protection Crisis Event must be provided to us within 90 days of the date of diagnosis. Please refer to Section 4.2 for details.</p>	<p><b>Proof of positive diagnosis</b></p> <p>Written proof of positive diagnosis notifying AIA of a Family Protection Crisis Event must be provided as soon as reasonably practicable. Delays in notifying AIA may result in it taking longer to obtain the information required to assess your claim. Please refer to Section 4.2 for details.</p>

## 7. FORWARD UNDERWRITING BENEFITS – CLARIFY BENEFITS THAT CAN BE EXERCISED

**Benefit:** Forward Underwriting and Business Safeguard Forward Underwriting Benefits

**Change:** We have updated the Forward Underwriting and Business Safeguard Forward Underwriting Benefits to provide clarity on the benefits and structure that can be exercised.

Section	Prior to change	After change
8.12.1 Built-in Benefits page 132	<p><b>Future protection</b></p> <p>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 8.12.2–4 and Section 10.2.</p> <p>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.</p> <p>The benefits covered under Forward Underwriting are Life Cover, TPD Stand Alone, Universal TPD Stand Alone and Crisis Recovery Stand Alone.</p> <p>You will not need to provide any medical evidence of health at the time you decide to buy new or additional cover.</p> <p>Any new or additional cover is subject to the terms and conditions of your Policy and is subject to our approval.</p>	<p><b>Future protection</b></p> <p>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 8.12.2–4 and Section 10.2.</p> <p>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.</p> <p>You will not need to provide any medical evidence of health at the time you decide to buy new or additional cover.</p> <p>Any new or additional cover is subject to the terms and conditions of your Policy and is subject to our approval.</p> <p>The following benefits can be taken out when exercising the option, even if they were not selected on the initial plan.</p> <ul style="list-style-type: none"> <li>• Life Cover</li> <li>• Term Cover</li> <li>• Total and Permanent Disablement (TPD)<sup>1</sup> <ul style="list-style-type: none"> <li>- Total and Permanent Disablement Buy-Back<sup>2</sup></li> </ul> </li> <li>• Double TPD<sup>1</sup></li> <li>• Universal TPD<sup>1</sup></li> <li>• Crisis Recovery<sup>1</sup> <ul style="list-style-type: none"> <li>- Crisis Recovery Buy-Back<sup>2</sup></li> <li>- Crisis Reinstatement<sup>2</sup></li> <li>- Crisis Extension</li> </ul> </li> <li>• Double Crisis Recovery<sup>1</sup></li> </ul> <p>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.</p>

Section	Prior to change	After change
8.12.3 Limitations and exclusions page 134	<p><b>New policies</b></p> <ul style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>Any special conditions or exclusions that apply to the existing policy will also apply under the new policy.</li> <li>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.</li> </ul>	<p><b>New policies</b></p> <ul style="list-style-type: none"> <li>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.</li> <li>The new policy can be issued under either an Ordinary or Superannuation Plan Priority Protection Plan.</li> <li>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.</li> <li>Any special conditions or exclusions that apply to the existing policy will also apply under the new policy.</li> <li>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.</li> </ul>
8.13.1 Built-in Benefits page 135	<p><b>Future protection</b></p> <p>You can exercise the option to obtain new or additional cover within 60 days of the occurrence of one of the following Business Events:</p> <ul style="list-style-type: none"> <li>increase in personal liability</li> <li>increase in shareholder value</li> <li>increase in your value to the business up to the maximum limits set out in the table below.</li> </ul> <p>The benefits covered under Business Safeguard Forward Underwriting are Life Cover, TPD Stand Alone, Universal TPD Stand Alone and Crisis Recovery Stand Alone.</p> <p>You will not need to provide any medical evidence of health at the time you decide to buy new or additional cover.</p> <p>Any new or additional cover is subject to the terms and conditions of your Policy and is subject to our approval.</p>	<p><b>Future protection</b></p> <p>You can exercise the option to obtain new or additional cover within 60 days of the occurrence of one of the following Business Events:</p> <ul style="list-style-type: none"> <li>increase in personal liability</li> <li>increase in shareholder value</li> <li>increase in your value to the business up to the maximum limits set out in the table below.</li> </ul> <p>You will not need to provide any medical evidence of health at the time you decide to buy new or additional cover.</p> <p>Any new or additional cover is subject to the terms and conditions of your Policy and is subject to our approval.</p> <p>The following benefits can be taken out when exercising the option, even if they were not selected on the initial plan.</p> <ul style="list-style-type: none"> <li>Life Cover</li> <li>Term Cover</li> <li>Total and Permanent Disablement (TPD)<sup>1</sup> <ul style="list-style-type: none"> <li>Total and Permanent Disablement Buy-Back<sup>2</sup></li> </ul> </li> <li>Double TPD<sup>1</sup></li> <li>Universal TPD<sup>1</sup></li> <li>Crisis Recovery<sup>1</sup> <ul style="list-style-type: none"> <li>Crisis Recovery Buy-Back<sup>2</sup></li> <li>Crisis Reinstatement<sup>2</sup></li> <li>Crisis Extension</li> </ul> </li> <li>Double Crisis Recovery<sup>1</sup></li> </ul> <p>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.</p>

## 8. CLARIFY CRISIS AND TPD RIDER EXPIRY CONDITIONS

**Benefits:** Crisis and TPD Rider Benefits

**Change:** We have clarified the expiry conditions for the Crisis and TPD riders.

Section	Prior to change	After change
<b>3.1.1 Benefit Overview</b> page 29	<p><b>Conversion to Loss of Independence</b></p> <p>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 Policy Anniversary prior to your 100th birthday.</p> <p>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.</p> <p>Where Accidental Total and Permanent Disablement Stand Alone benefit applies, a Loss of Independence benefit will only be paid if you are disabled solely as a result of Accidental Injury.</p>	<p><b>Conversion to Loss of Independence</b></p> <p>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:</p> <ul style="list-style-type: none"> <li>• the Policy Anniversary prior to your 100th birthday or;</li> <li>• the Expiry Date of the Life Cover benefit (where TPD and Accidental TPD cover is purchased as a Rider Benefit to Life Cover).</li> </ul> <p>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.</p> <p>Where Accidental Total and Permanent Disablement Stand Alone benefit applies, a Loss of Independence benefit will only be paid if you are disabled solely as a result of Accidental Injury.</p>
<b>3.1.2 Built-in Benefits</b> page 31	<p><b>4. Conversion to Loss of Independence</b></p> <p>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 Policy Anniversary prior to your 100th birthday.</p> <p>The TPD/Accidental TPD Stand Alone benefit does not convert to a Loss of Independence benefit and ceases at the Expiry Date:</p> <ul style="list-style-type: none"> <li>• within a Superannuation Plan or Maximiser,</li> <li>• if you are Occupation Category E, or</li> <li>• if the TPD is a Rider Benefit to Crisis Recovery Stand Alone.</li> </ul> <p>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.</p> <p>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 as a result of Accidental Injury.</p> <p>We will only pay this benefit once.</p>	<p><b>4. Conversion to Loss of Independence</b></p> <p>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:</p> <ul style="list-style-type: none"> <li>• the Policy Anniversary prior to your 100th birthday or;</li> <li>• the Expiry Date of the Life Cover benefit (where TPD and Accidental TPD cover is purchased as a Rider Benefit to Life Cover).</li> </ul> <p>The TPD/Accidental TPD Stand Alone benefit does not convert to a Loss of Independence benefit and ceases at the Expiry Date:</p> <ul style="list-style-type: none"> <li>• within a Superannuation Plan or Maximiser,</li> <li>• if you are Occupation Category E, or</li> <li>• if the TPD is a Rider Benefit to Crisis Recovery Stand Alone.</li> </ul> <p>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.</p> <p>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 as a result of Accidental Injury.</p> <p>We will only pay this benefit once.</p>

Section	Prior to change	After change
3.1.5 When cover begins and ends page 34	<p><b>3.1.5 When cover begins and ends</b></p> <p>TPD and Accidental TPD cover will begin on the applicable Commencement Date shown on your Policy Schedule and end at the earliest of:</p> <ul style="list-style-type: none"> <li>• payment of the full Sum Insured</li> <li>• the lapse or cancellation of the benefit or Policy (see Section 10.2)</li> <li>• the lapse or cancellation of the Superannuation Life Cover Plan (where TPD and Accidental TPD cover is taken as a Superannuation PLUS benefit)</li> <li>• 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)</li> <li>• your passing away, or</li> <li>• the Expiry Date of the benefit.</li> </ul>	<p><b>3.1.5 When cover begins and ends</b></p> <p>TPD and Accidental TPD cover will begin on the applicable Commencement Date shown on your Policy Schedule and end at the earliest of:</p> <ul style="list-style-type: none"> <li>• payment of the full Sum Insured</li> <li>• the lapse or cancellation of the benefit or Policy (see Section 10.2)</li> <li>• the Expiry Date of the Life Cover benefit (where TPD and Accidental TPD cover is purchased as a Rider Benefit to Life Cover)</li> <li>• the lapse or cancellation of the Superannuation Life Cover Plan (where TPD and Accidental TPD cover is taken as a Superannuation PLUS benefit)</li> <li>• 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)</li> <li>• your passing away, or</li> <li>• the Expiry Date of the benefit.</li> </ul>
3.2.1 Benefit Overview page 35	<p><b>Conversion to Loss of Independence</b></p> <p>Instead of Universal TPD ending on your Expiry Date, we will convert the Universal TPD cover to a Loss of Independence benefit until the Policy Anniversary prior to your 100th birthday. Conversion to Loss of Independence is not available within a Superannuation Plan or for Occupation Category E or where Universal TPD is a Rider Benefit to Crisis Recovery Stand Alone.</p>	<p><b>Conversion to Loss of Independence</b></p> <p>Instead of Universal TPD ending on your Expiry Date, we will convert the Universal TPD cover to a Loss of Independence benefit until the earliest of:</p> <ul style="list-style-type: none"> <li>• the Policy Anniversary prior to your 100th birthday or</li> <li>• the Expiry Date of the Life Cover benefit (where Universal TPD cover is purchased as a Rider Benefit to Life Cover).</li> </ul> <p>Conversion to Loss of Independence is not available within a Superannuation Plan or for Occupation Category E or where Universal TPD is a Rider Benefit to Crisis Recovery Stand Alone.</p>
3.2.2 Built-in Benefits page 36	<p><b>2. Conversion to Loss of Independence</b></p> <p>At the Expiry Date for your Occupation Category shown in Section 3.2.3, your Universal TPD benefit will convert to a Loss of Independence benefit, which will continue until the Policy Anniversary prior to your 100th birthday.</p> <p>The Universal TPD benefit does not convert to a Loss of Independence benefit and ceases at the Expiry Date:</p> <ul style="list-style-type: none"> <li>• within a Superannuation Plan</li> <li>• if you are Occupation Category E, or</li> <li>• if the Universal TPD is a Rider Benefit to Crisis Recovery Stand Alone.</li> </ul> <p>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.</p> <p>We will only pay this benefit once.</p>	<p><b>2. Conversion to Loss of Independence</b></p> <p>At the Expiry Date for your Occupation Category shown in Section 3.2.3, your Universal TPD benefit will convert to a Loss of Independence benefit, which will continue until the earliest of:</p> <ul style="list-style-type: none"> <li>• the Policy Anniversary prior to your 100th birthday or;</li> <li>• the Expiry Date of the Life Cover benefit (where Universal TPD cover is purchased as a Rider Benefit to Life Cover).</li> </ul> <p>The Universal TPD benefit does not convert to a Loss of Independence benefit and ceases at the Expiry Date:</p> <ul style="list-style-type: none"> <li>• within a Superannuation Plan</li> <li>• if you are Occupation Category E, or</li> <li>• if the Universal TPD is a Rider Benefit to Crisis Recovery Stand Alone.</li> </ul> <p>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.</p> <p>We will only pay this benefit once.</p>

Section	Prior to change	After change
3.2.5 When cover begins and ends page 38	<p><b>3.2.5 When cover begins and ends</b></p> <p>Universal TPD cover will begin on the Commencement Date shown on your Policy Schedule and end at the earliest of:</p> <ul style="list-style-type: none"> <li>• payment of the full Sum Insured</li> <li>• the lapse or cancellation of the benefit or Policy (see Section 10.2)</li> <li>• the lapse or cancellation of the Superannuation Life Cover Plan (where Universal TPD cover is taken as a Superannuation PLUS benefit)</li> <li>• your passing away, or</li> <li>• the Expiry Date of the benefit.</li> </ul>	<p><b>3.2.5 When cover begins and ends</b></p> <p>Universal TPD cover will begin on the Commencement Date shown on your Policy Schedule and end at the earliest of:</p> <ul style="list-style-type: none"> <li>• payment of the full Sum Insured</li> <li>• the lapse or cancellation of the benefit or Policy (see Section 10.2)</li> <li>• the Expiry Date of the Life Cover benefit (where Universal TPD cover is purchased as a Rider Benefit to Life Cover)</li> <li>• the lapse or cancellation of the Superannuation Life Cover Plan (where Universal TPD cover is taken as a Superannuation PLUS benefit)</li> <li>• your passing away, or</li> <li>• the Expiry Date of the benefit.</li> </ul>
4.1 Benefit Overview page 40	<p><b>Conversion to Loss of Independence</b></p> <p>Instead of your Crisis Recovery benefit ending on your Policy Anniversary prior to your 70th birthday, we will convert Crisis Recovery to a Loss of Independence benefit until the Policy Anniversary prior to your 100th birthday. The Crisis Recovery benefit does not convert to a Loss of Independence benefit for Occupation Category E, or if you hold a Crisis Recovery Stand Alone benefit.</p>	<p><b>Conversion to Loss of Independence</b></p> <p>Instead of your Crisis Recovery benefit ending on your Policy Anniversary prior to your 70th birthday, we will convert Crisis Recovery to a Loss of Independence benefit until the earliest of:</p> <ul style="list-style-type: none"> <li>• the Policy Anniversary prior to your 100th birthday or;</li> <li>• the Expiry Date of the Life Cover benefit (where Crisis Recovery is purchased as a Rider Benefit to Life Cover).</li> </ul> <p>The Crisis Recovery benefit does not convert to a Loss of Independence benefit for Occupation Category E, or if you hold a Crisis Recovery Stand Alone benefit.</p>
4.2 Built-in Benefits page 43	<p><b>4. Conversion to Loss of Independence</b></p> <p>The Expiry Date for Crisis Recovery is the Policy Anniversary prior to 70th birthday for all Occupation Categories.</p> <p>Instead of your Crisis Recovery benefit expiring at the Policy Anniversary prior to your 70th birthday, your Crisis Recovery benefit will convert to a Loss of Independence benefit which will continue until the Policy Anniversary prior to your 100th birthday if there has not been a claim on the Policy.</p> <p>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.</p> <p>We will only pay this benefit once.</p>	<p><b>4. Conversion to Loss of Independence</b></p> <p>The Expiry Date for Crisis Recovery is the Policy Anniversary prior to 70th birthday for all Occupation Categories.</p> <p>Instead of your Crisis Recovery benefit expiring at the Policy Anniversary prior to your 70th birthday, your Crisis Recovery benefit will convert to a Loss of Independence benefit which will continue until the earliest of:</p> <ul style="list-style-type: none"> <li>• the Policy Anniversary prior to your 100th birthday or;</li> <li>• the Expiry Date of the Life Cover benefit (where Crisis Recovery is purchased as a Rider Benefit to Life Cover).</li> </ul> <p>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.</p> <p>We will only pay this benefit once.</p>
4.5 When cover begins and ends page 47	<p><b>4.5 When cover begins and ends</b></p> <p>Crisis Recovery cover will begin on the Commencement Date shown on your Policy Schedule and end at the earliest of:</p> <ul style="list-style-type: none"> <li>• payment of the full Sum Insured</li> <li>• the lapse or cancellation of the benefit or Policy (see Section 10.2)</li> <li>• the lapse or cancellation of the Superannuation Life Cover Plan (where Crisis Recovery cover is taken as a Superannuation PLUS benefit)</li> <li>• your passing away, or</li> <li>• the Expiry Date of the benefit.</li> </ul>	<p><b>4.5 When cover begins and ends</b></p> <p>Crisis Recovery cover will begin on the Commencement Date shown on your Policy Schedule and end at the earliest of:</p> <ul style="list-style-type: none"> <li>• payment of the full Sum Insured</li> <li>• the lapse or cancellation of the benefit or Policy (see Section 10.2)</li> <li>• the Expiry Date of the Life Cover benefit (where Crisis Recovery is purchased as a Rider Benefit to Life Cover)</li> <li>• the lapse or cancellation of the Superannuation Life Cover Plan (where Crisis Recovery cover is taken as a Superannuation PLUS benefit)</li> <li>• your passing away, or</li> <li>• the Expiry Date of the benefit.</li> </ul>

Section	Prior to change	After change
8.2.1 Benefit Overview page 94	<p><b>Conversion to Loss of Independence</b></p> <p>Instead of Double TPD ending on your Expiry Date, we will convert the cover to a Loss of Independence benefit until the Policy Anniversary prior to your 100th birthday. Conversion to Loss of Independence is not available within a Superannuation Plan, Maximiser or for Occupation Category E.</p>	<p><b>Conversion to Loss of Independence</b></p> <p>Instead of Double TPD ending on your Expiry Date, we will convert the cover to a Loss of Independence benefit until the earliest of:</p> <ul style="list-style-type: none"> <li>• the Policy Anniversary prior to your 100th birthday or;</li> <li>• the Expiry Date of the Life Cover benefit (where Double TPD is purchased as a Rider Benefit to Life Cover).</li> </ul> <p>Conversion to Loss of Independence is not available within a Superannuation Plan, Maximiser or for Occupation Category E.</p>
8.2.2 Built-in Benefits page 95	<p><b>5. Conversion to Loss of Independence</b></p> <p>At the Expiry Date for your Occupation Category shown in Section 8.2.3, your Double TPD benefit will convert to a Loss of Independence benefit, which will continue until the Policy Anniversary prior to your 100th birthday.</p> <p>The Double TPD benefit does not convert to a Loss of Independence benefit and ceases at the Expiry Date:</p> <ul style="list-style-type: none"> <li>• within a Superannuation Plan or Maximiser, or</li> <li>• if you are Occupation Category E.</li> </ul> <p>If you make a claim after conversion, we will pay the Loss of Independence Sum Insured if you meet the Loss of Independence definition.</p> <p>We will only pay this benefit once.</p>	<p><b>5. Conversion to Loss of Independence</b></p> <p>At the Expiry Date for your Occupation Category shown in Section 8.2.3, your Double TPD benefit will convert to a Loss of Independence benefit, which will continue until the earliest of:</p> <ul style="list-style-type: none"> <li>• the Policy Anniversary prior to your 100th birthday or;</li> <li>• the Expiry Date of the Life Cover benefit (where Double TPD is purchased as a Rider Benefit to Life Cover).</li> </ul> <p>The Double TPD benefit does not convert to a Loss of Independence benefit and ceases at the Expiry Date:</p> <ul style="list-style-type: none"> <li>• within a Superannuation Plan or Maximiser, or</li> <li>• if you are Occupation Category E.</li> </ul> <p>If you make a claim after conversion, we will pay the Loss of Independence Sum Insured if you meet the Loss of Independence definition.</p> <p>We will only pay this benefit once.</p>
8.2.5 When cover begins and ends page 97	<p><b>8.2.5 When cover begins and ends</b></p> <p>The Double TPD benefit will begin on the Commencement Date shown on your Policy Schedule and end at the earliest of:</p> <ul style="list-style-type: none"> <li>• payment of the full Life Cover Sum Insured</li> <li>• payment of the full Double TPD Sum Insured</li> <li>• the lapse or cancellation of the benefit or Policy (see Section 10.2)</li> <li>• the lapse or cancellation of the Superannuation Life Cover Plan (where Double TPD benefit is taken as a Superannuation PLUS benefit)</li> <li>• the lapse, cancellation or payment of the linked superannuation TPD benefit (where the Maximiser benefit has been selected as a Linked Benefit under the Superannuation Life Cover Plan)</li> <li>• your passing away, or</li> <li>• the Expiry Date of the benefit.</li> </ul>	<p><b>8.2.5 When cover begins and ends</b></p> <p>The Double TPD benefit will begin on the Commencement Date shown on your Policy Schedule and end at the earliest of:</p> <ul style="list-style-type: none"> <li>• payment of the full Life Cover Sum Insured</li> <li>• payment of the full Double TPD Sum Insured</li> <li>• the lapse or cancellation of the benefit or Policy (see Section 10.2)</li> <li>• the Expiry Date of the Life Cover benefit (where Double TPD is purchased as a Rider Benefit to Life Cover)</li> <li>• the lapse or cancellation of the Superannuation Life Cover Plan (where Double TPD benefit is taken as a Superannuation PLUS benefit)</li> <li>• the lapse, cancellation or payment of the linked superannuation TPD benefit (where the Maximiser benefit has been selected as a Linked Benefit under the Superannuation Life Cover Plan)</li> <li>• your passing away, or</li> <li>• the Expiry Date of the benefit.</li> </ul>

Section	Prior to change	After change
8.3.1 Benefit Overview page 98	<p><b>Conversion to Universal TPD</b></p> <p>Instead of Double Universal TPD ending on your Expiry Date, we will convert to a Universal TPD benefit until the Policy Anniversary prior to your 70th birthday, The Universal TPD benefit will then convert to a Loss of Independence benefit until the Policy Anniversary prior to your 100th birthday. Conversion to Universal TPD is not available for Occupation Category E. Conversion to Loss of Independence is not available within a Superannuation Plan or for Occupation Category E.</p> <p>Conversion to Universal TPD is not available within a Superannuation Plan or for Occupation Category E.</p>	<p><b>Conversion to Universal TPD</b></p> <p>Instead of Double Universal TPD ending on your Expiry Date, we will convert to a Universal TPD benefit until the Policy Anniversary prior to your 70th birthday, The Universal TPD benefit will then convert to a Loss of Independence benefit until the earliest of:</p> <ul style="list-style-type: none"> <li>• the Policy Anniversary prior to your 100th birthday or;</li> <li>• the Expiry Date of the Life Cover benefit (where Universal TPD is a Rider Benefit to Life Cover).</li> </ul> <p>Conversion to Universal TPD is not available for Occupation Category E. Conversion to Loss of Independence is not available within a Superannuation Plan or for Occupation Category E.</p> <p>Conversion to Universal TPD is not available within a Superannuation Plan or for Occupation Category E.</p>
8.3.5 When cover begins and ends page 101	<p><b>8.3.5 When cover begins and ends</b></p> <p>The Double Universal TPD benefit will begin on the Commencement Date shown on your Policy Schedule and end at the earliest of:</p> <ul style="list-style-type: none"> <li>• payment of the full Life Cover Sum Insured</li> <li>• payment of the full Double Universal TPD Sum Insured</li> <li>• the lapse or cancellation of the benefit or Policy (see Section 10.2)</li> <li>• the lapse or cancellation of the Superannuation Life Cover Plan (where Double Universal TPD benefit is taken as a Superannuation PLUS benefit)</li> <li>• your passing away, or</li> <li>• the Expiry Date of the benefit.</li> </ul>	<p><b>8.3.5 When cover begins and ends</b></p> <p>The Double Universal TPD benefit will begin on the Commencement Date shown on your Policy Schedule and end at the earliest of:</p> <ul style="list-style-type: none"> <li>• payment of the full Life Cover Sum Insured</li> <li>• payment of the full Double Universal TPD Sum Insured</li> <li>• the lapse or cancellation of the benefit or Policy (see Section 10.2)</li> <li>• the Expiry Date of the Life Cover benefit (where Double Universal TPD is purchased as a Rider Benefit to Life Cover)</li> <li>• the lapse or cancellation of the Superannuation Life Cover Plan (where Double Universal TPD benefit is taken as a Superannuation PLUS benefit)</li> <li>• your passing away, or</li> <li>• the Expiry Date of the benefit.</li> </ul>