



AIA Real

Enhancements to Life Products

The following is a summary of enhancements that we've made to our AIA Real Life products. These enhancements will only apply for the built-in benefits or for optional benefits that you already have and where the claimable event occurs after the effective date of the enhancement.

The enhanced section will only apply if it is favourable to you. Rest assured, at claim time, we will continue to apply the policy wording you were issued with if it results in a better claims outcome for you.

This summary is a guide only and is subject to the terms and conditions of the policy wording.

KEY	N New Benefit / Condition Introduced	E Enhanced to broaden cover	<input type="checkbox"/> No Change	N/A Benefit unavailable / Not applicable with specified product
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Life Enhancements – Effective 21 May 2019

			PERSONAL		BUSINESS
			Life Cover	Accidental Death	Life Cover
Built in Benefits					
Looking after the customer	Counselling Benefit	NEW BENEFIT INTRODUCED We recognise the significant impact that a death or terminal illness diagnosis can have on our customers, and that's why we've added a counselling benefit to our life products. We will provide up to \$2,500 (including GST) in costs towards psychiatric or psychological consultations or counselling which relates to a claim (payable once across all policies).	N	N/A	N
	Financial Planning and Legal Benefit	ENHANCED TO BROADEN COVER Increased the total benefit available to access Financial and Legal Services from \$750 to \$1,000 (including GST).	E	N/A	E
Looking after loved ones	Parents Grieving Benefit	ENHANCED TO BROADEN COVER Should the unthinkable happen, and your child under the age of 10 dies, you will receive \$2,000. For children aged between 10 and 21, we have increased the benefit amount up to \$15,000.	E	N/A	N/A

Making it easy to adapt cover

Special Events TPD / Trauma Facility

NEW BENEFIT INTRODUCED

A significant event in life can result in increasing financial responsibilities. This facility enables you to add TPD or Trauma cover without having to provide further medical information, following a specified special event (exclusions and eligibility criteria apply).
 Maximum cover: 50% of the original Life Cover Benefit for that life assured; or \$100,000 whichever is the lesser.

Personal	Business	Personal
Life Cover	Accidental Death	Life Cover
N	N/A	N/A