



AIA Real

Enhancements to Total Permanent Disablement products

The following is a summary of enhancements that we've made to our AIA Real Total Permanent Disablement 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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Total Permanent Disablement Enhancements – Effective 21 May 2019

			<u>Personal</u>	<u>Business</u>
			<u>TPD Cover</u>	<u>TPD Cover</u>
Built in Benefits				
Looking after the customer	Partial Disability Benefit	<p>ENHANCEMENT TO INCREASE BENEFIT</p> <p>Increase of the benefit payable to now offer 25% of the sum assured up to \$100,000 if the life assured suffers one of the following specified conditions:</p> <ul style="list-style-type: none"> • Permanent loss of the entire use of one limb (entire hand or entire foot) • Irrecoverable loss of sight in one eye <p>Previously 25% of the sum assured up to \$75,000</p>	E	E
	Financial Planning and Legal Benefit	<p>ENHANCEMENT TO BROADEN COVER</p> <p>Increased the total benefit available to access Financial and legal advice from \$750 to \$1,000 (including GST).</p>	E	E