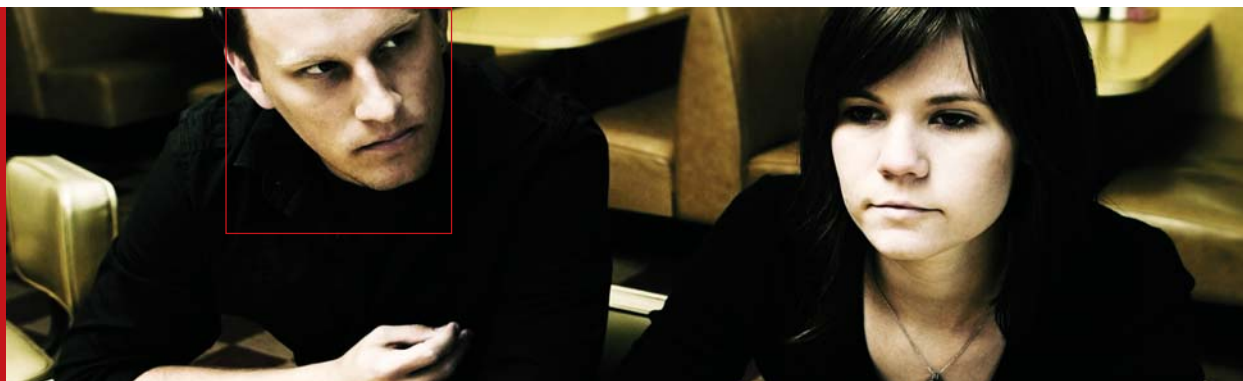


AIA Protecting you and your business



Key Person Benefit

Designed to pay a weekly benefit in the event of the life assured becoming disabled due to sickness or accident and being unable to work in their own occupation for more than 10 hours per week.

Key Points

| | |
|-------------------------------|--|
| Issue Age* | 16-59 (Occupation Class 1 & 2) 16-54 (Occupation Class 3 & 4) |
| Premium Options | 1 year stepped (Not guaranteed) |
| Cover | Level |
| Term | Renewable to age 65 (Not guaranteed) |
| Benefit Periods | One or two years |
| Waiting Periods | Four weeks or thirteen weeks |
| Weekly Benefit Options | \$500, \$750, \$1,000 and \$1,250 [#] |

* Individual consideration will be given to ages outside this range.

[#] One year benefit only.

Standard Features

- This benefit provides worldwide coverage.
- Recurrent disability benefit ensures that if the life assured returns to work after a disability claim and then is totally disabled from the same or related cause within a twelve month period, no waiting period will apply.
- Leave without pay feature allows suspension of the benefit for up to twelve months, with no health evidence required at time of reinstatement.
- The benefit will not be reduced by any other income replacement benefits received from other disability income policies in force with AIA. There is no requirement for financial evidence.

Optional Features

- The Personal Accident benefit provides the life assured with additional coverage, up to \$250,000, if they suffer any of the listed disablements or if they die as a result of accidental death (as defined in the policy). Terms and conditions apply.
- 100% of the lump sum (Disablement or Total and Permanent loss of sight in both eyes or the use of both hands or the use of both feet or the use of one hand and one foot)
- 85% of the lump sum (Loss of use of one arm or the greater part of one arm or the use of one leg or the greater part of one leg or of sight in one eye together with the irrecoverable loss of at least 50% of sight in the other eye)
- 80% of the lump sum (Loss of use of one hand or five fingers on one hand or the lower part of one arm)
- 75% of the lump sum (Loss of use of one foot or the lower part of one leg)
- 60% of the lump sum (Loss of hearing or loss of speech)
- 50% of the lump sum (Loss of all sight in one eye)
- 30% of the lump sum (Loss of hearing in one ear or the use of both joints of one thumb or all toes of each foot)
- 20% of the lump sum (Loss of use of both joints in one finger)
- 10% of the lump sum (Loss of use of one big toe)
- 4% of the lump sum (Loss of use of toes other than the big toe)



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Key Person Facts

"In all things success is dependent on prior preparation."
– Abraham Lincoln

If you are the key person or if you have key people involved in your business, AIA's Key Person Benefit may be suitable for you.

One of the key reasons why businesses in New Zealand fail is because of poor cash flow.

This may come through the key person being disabled and unable to work, and not being able to contribute to the income of the company. Do you have a key export manager, a specialist in plant or equipment, or a key relationship manager? What would happen to your business if you or a key person was unable to work – could your business survive?

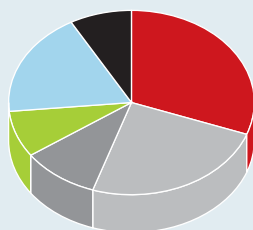
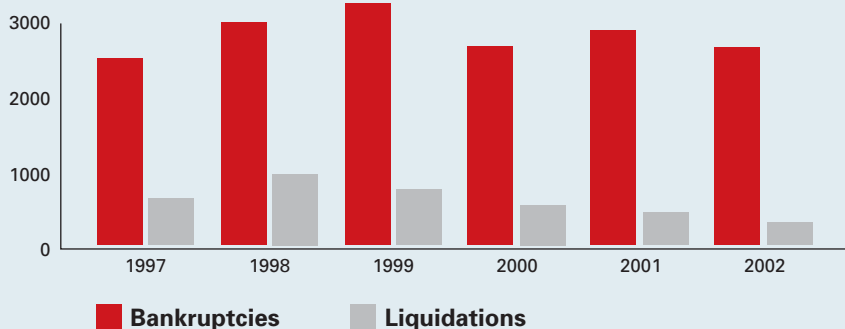
Fact

No one goes into business intending to fail, but the statistics reveal that about 75% of new startup ventures in New Zealand do not last for more than three years.¹

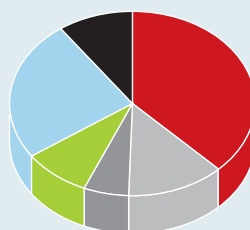
Fact

There are bankruptcies and liquidations in New Zealand.² How many of these businesses could have survived if they had adequate cash flow?

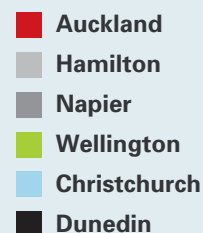
Business Trends²



Bankruptcies²



Liquidations²



Sources:

¹ NZ Herald Article 13/01/04

² NZ Insolvency and Trustee Service Annual Report 2001

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