AIA Protecting you and your family

Life Cover

A lump sum paid in the event of death. Essential to protect your family, your business or any other financial commitments you may have.

Key Points

Issue Age*	16 - 69 years.
Premium Options	Premium guarantee periods of 1, 5 and 10 years or Level to Age 65 are available. During these periods, your premium rate will not change.# A plan fee applies for the ongoing administration of your policy and this fee is not guaranteed.
Cover	Level or inflation linked.
Policy	Annually renewable to age 99.

* *Individual consideration will be given to ages outside this range.*
\# *Premium rates may increase due to age changes.*

Standard Features

Special Events

You may, (prior to the life assured reaching age 65) increase the life cover amount by up to 50% of the sum assured to a maximum of $150,000 on the occurrence of the following life events:

- Marriage or civil union
- Divorce or legal separation
- Birth or adoption
- Salary increase or career change
- Taking full-time care of a dependant
- Tertiary education of a child
- Taking out or increasing a mortgage

Requests for increases must be made within 6 months of a Special Event.

Terminal Illness Benefit

Upon diagnosis of an illness which is likely to result in the death of the life assured within 12 months of such diagnosis, an accelerated payment of 100% of the sum assured will be paid.

Conversion

You may at any time (prior to life assured reaching age 65) convert all or part of the life cover benefit to a Permanent Term policy, without further medical evidence.

Funeral Benefit

An accelerated payment of $7,500 will be made to the policy owner(s) upon written notification of the life assured's death.

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Interim Accidental Death Cover

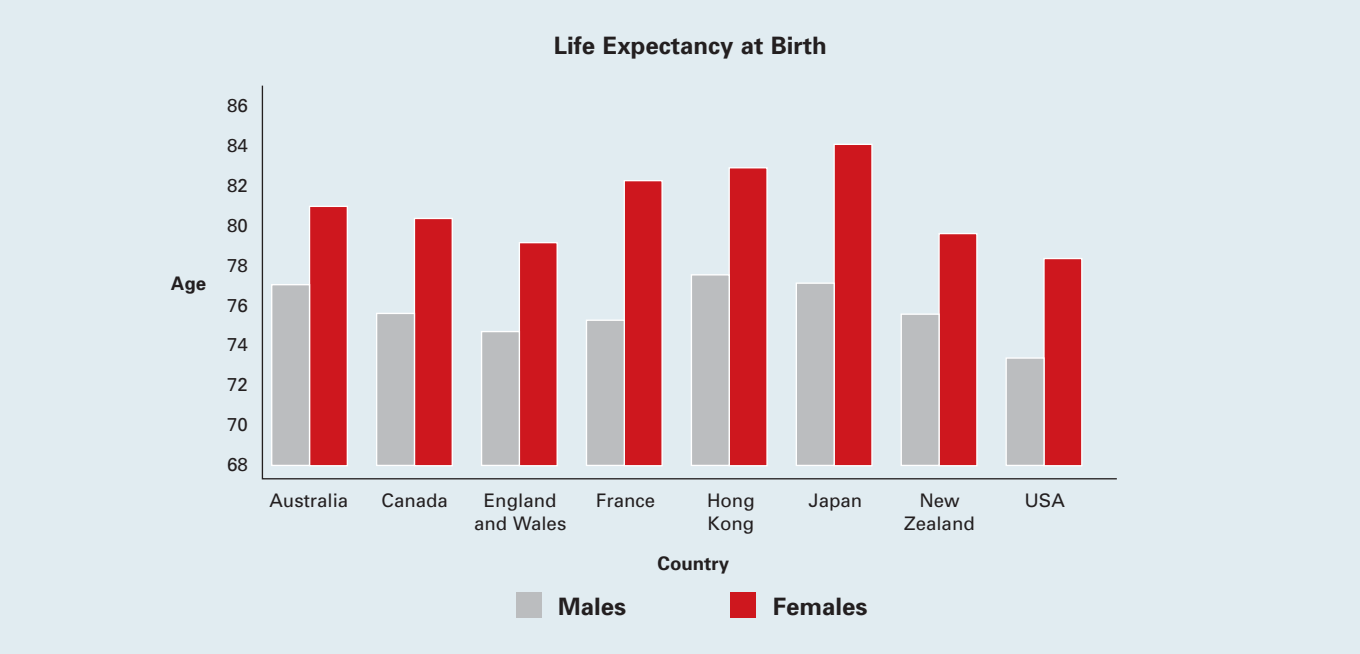
Immediate cover for Accidental Death# for the full sum assured applied for up to a maximum of $500,000 from the moment the client's application and deposit of first premium are received by AIA. This cover lasts for a maximum of 90 days or until the application is accepted, rejected or cancelled. Exclusions apply.

 # As defined in the Certificate of Interim Accidental Death Cover.

Key Points to Consider

- A lump sum payment that can be used to assist in repayment of debts in the event of your death. It may also be used to care for your family, spouse and/or partner.
- It can protect your business in the event of a person dying who is key to the business.
- It can create a fund to invest providing a supplementary income for your dependants.
- It can create a fund to pay for University expenses for your children in the future.
- Your circumstances may change over time and your insurance needs may increase. AIA's Life Cover is designed to ensure these needs are met.

Life expectancy at birth in New Zealand is 81.1 years for females and 76.3 years for males. Male life expectancy in New Zealand is about two years greater than in the USA, but is about two years lower than in Hong Kong and Japan. Female life expectancy in New Zealand is about a year greater than in the USA, but is about four years lower than in Hong Kong and Japan. However, New Zealand is not unusual by international standards. About a quarter of all deaths occur in males aged 60 and under and females aged 65 and under. External causes (including car accidents and violence) contribute towards an increase in death rates at around the age of 20. Children account for less than 2 per cent of all deaths.



Sources:
Statistics New Zealand, New Zealand Life Tables 2000-02 and Demographic Trends 2005.

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