



MULTI-BENEFIT DISCOUNT ON AIA INSURANCE



We want to make insurance affordable for you and your family.

Insurance is an important part of setting yourself up financially, protecting you and your family's health, wealth and wellbeing. We know the cost of living in New Zealand is high and you have everyday expenses to manage, so we'll do what we can to help you out.

Eligible products across our insurance categories

If you have two or more eligible insurances with AIA you may be able to access a discount on your AIA Living insurance premiums as outlined in the table below.





To be eligible for a Multi-Benefit Discount, you must have life insurance and at least one other insurance from the optional categories below. At least one of your products must be from the AIA Living range and these will be the only products that receive the discount.

		Minimum sum assured	Policies where you get the discount
 Compulsory category	Life Insurance	\$100,000	Life Cover Family Protection* Accidental Death
 Optional categories <i>(excludes AIA Health)</i>	Trauma Insurance	\$75,000	Critical Conditions Progressive Care
	Total Permanent Disablement Insurance	\$75,000	Total Permanent Disablement
	Income Protection Insurance	\$2,000 per month	Start-Up Income Protection Income Protection Mortgage and Income Protection Business Continuity Rural Continuity

* When converting your Family Protection insurance to a lump sum amount over the entire benefit term.

Discount tiers

If you are eligible for a Multi-Benefit Discount you'll be entitled to the following discount:

		Discount received
 Life Insurance (compulsory)	 One optional category	10%
	 Two optional categories	12.5%
	 Three optional categories or more	15%



Do you have existing policies with us?

When you take up new policies with AIA, we'll take into consideration any existing insurance you have with us to see if you qualify for the Multi-Benefit Discount. If you're eligible for the discount, this will then be applied to your new policies only.

Optional benefits eligible to receive the discount

The following optional benefits will not count towards eligibility within the product categories but qualify to receive the discount. Examples of optional benefits include:

- Waiver of Premium
- Premier Cover
- Redundancy Cover
- Retirement Protection
- Children's and Maternity
- Life Buy-back
- Critical Conditions Buy-back
- Early Cancer Upgrade
- Accidental Injury Cover
- Total Permanent Disablement Condition
- Future Insurability
- Business Safeguard
- Business Income Support

Please refer to the terms and conditions for more information - www.aia.co.nz/mbd

Other things you should know: the availability of insurance cover is subject to your application being approved. All applications are subject to individual consideration. Special conditions, exclusions and premium loadings may apply. This insurance is underwritten by AIA New Zealand Limited ('AIA'). For full details of the products and benefits offered by AIA, please refer to the policy document(s) which are available from AIA. The information contained in this publication is general in nature and is not intended as advice. It may not be relevant to individual circumstances and before making any insurance decision, you should consult a professional Adviser. Copies of our disclosure statements are available on request, free of charge.

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