



Q: What will happen to my relationship with my current Underwriter?

A: There will be no immediate changes to your key contacts and relationships. In due course, we will work through the best way to integrate our teams and organise ourselves for success. Rest assured that we will continue to be open, transparent and keep you updated as we work through the next phases.

Q: Will you be keeping both retail brands operating?

A: For the moment both retail brands will continue operating. We will work with our employees, clients and all of our partners to determine a brand strategy that will build on the strength of both companies, and deliver the best outcomes for you and your clients.

Q: Will you keep both companies' products open and available for new business?

A: For the moment both companies' products will remain open and available for new business. We will work with our employees, clients and all of our partners to determine a product strategy that will build on the strength of both companies, and deliver the best outcomes for you and your clients.

Q: Will AIA Vitality be available on the CommInsure products?

A: AIA Vitality will not be immediately available on CommInsure products, but we see this as a fantastic opportunity to deliver our life, health and wellness proposition to even more Australians so that we can help them be well, get well and protect their financial future.

Q: What does the 20 year agreement for AIA to distribute products to the bank actually mean?

A: Essentially, it means that AIA products will be made available to CBA and ASB clients through their vast distribution network. This will complement our existing partnerships with licensees, independent financial advisers, platforms, aggregators, superannuation funds and leading financial institutions so that we can focus on our core business as a product manufacturer, and deliver our life, health and wellness proposition to even more people.

Q: Does AIA now own the CBA advisers?

A: No. The transaction did not involve the acquisition of an owned-distribution channel. We will continue to focus on building trusted, engaging and enduring relationships with our valued partners, licensees, independent financial advisers, platforms, aggregators, superannuation funds and leading financial institutions to deliver the best outcomes for you and your clients.

Q: Are you concerned about the past issues CommInsure has had with claims?

A: We have been working on this transaction for a period of time and have done a significant amount of due diligence as you would expect. The most important thing for us is that we are committed to Making a Difference in People's Lives, and to Doing the Right Thing, in the Right Way, with the Right People. What we have observed over the last 24 months is a strong community demand for all insurers to do better by Australians, and we are committed to delivering better outcomes for all of our clients so that we can help them live longer, healthier, happier lives. Given the importance of what we do, the standards we set ourselves must be of the highest order.

Q: Does the sale include investment bond products/annuities?

A: Yes, CommInsure's investment life products are part of the sale. General insurance products are not included.