

Q. What is the campaign offer?

AIA Australia will waive the **policy fee for the first two (2) years of the policy**, for eligible clients when they submit an application for any eligible new business Priority Protection (PP) or Priority Protection for Platform Investors (PPPI) policy within the campaign submission period.

Q. What are the key terms and conditions?

The campaign is available to new business Priority Protection (PP) or Priority Protection for Platform Investors (PPPI) applications submitted on or after 9am (AEST) Monday 3 September, and before 5pm (AEST) Sunday 30 June 2019.

(Excl. Priority Protection Express applications, existing policy alterations and cancel and replace policies. Cancel and replace policies include any policy previously insured by AIA Australia, irrespective of the channel it was sold through.)

Q. When is the campaign submission period?

The campaign submission period will run from **9am (AEST) Monday 3 September 2018 to 5pm (AEST) Sunday 30 June 2019**. Paper applications will be accepted up to 5pm (AEST) Sunday 14 July 2019, provided they are received by AIA Australia by this date, the quote was performed and application signed before 5pm (AEST) Sunday 30 June 2019.

Q. How long will the policy fee be waived for?

The policy fee, will be waived for the **first two (2) years of the policy**. After that time (from year three (3) onwards), the policy fee will apply.

Q. How much will my eligible clients save when the 'Take a break' campaign is applied?

Subject to all other campaign terms and conditions, when the 'Take a break' campaign is applied your eligible clients will save at least **\$84.26 per annum for the first two years** of the policy only.

Q. Do existing PP or PPPI discounts apply?

Yes. Subject to all other campaign terms and conditions, all existing PP and PPPI discounts will continue to apply. These include:

- 12.5% Bundled discount (applied to Lump Sum policies only) when the policy holder submits/holds both a Lump Sum and Income Protection policy
- Up to 30% Large Sum insured discount
- An upfront premium discount of 15% on eligible Lump Sum benefits, and 7.5% on eligible Income Protection benefits where AIA Vitality is attached to the policy
- An optional Initial Selection discount on all policies purchased on a Stepped premium pattern of 6% for year one, and 3 % for year two, reducing to 0% for year three onwards of the policy
- 5% discount on eligible PP and PPPI policies when the policy holder also holds a myOwn health insurance with AIA Vitality policy.

Q. Will the policy fee being waived be included in eApp[®] Express quotes?

Yes. eApp[®] Express quotes will apply the 'Take a break' campaign once you select '**Yes**' when asked if you would like to apply the campaign. The policy fee will still be displayed, however will be shown as \$0. The campaign will also be applied to non-submitted quotes and/or draft applications that are resumed within the campaign submission period, if you select '**Yes**' when asked if you would like to apply the campaign when resuming the quote and/or draft application .

NB: If you have selected to apply the Take a break campaign, any premium projections obtained via eApp[®] Express will not reflect the policy fee.

Q. Will submitted quotes and applications be eligible for the campaign?

No. Quotes and/or applications in pipeline that were submitted before the start of the campaign period are not eligible for the campaign.

Q. Will existing policy alterations, or cancel and replace be eligible for the campaign?

Existing policy alterations, and/or cancel and replace policies are not eligible for the campaign.

Q. Will the minimum annual premium still remain at \$300pa, even though this includes the policy fee?

Yes. The minimum annual premium will remain at \$300pa, even though this includes the policy fee.

Q. If my eligible client opts to submit an application for two or more policies that both/all contain eligible PP or PPPI products, will the policy fee waiver period apply to all policies?

Yes. As only one policy fee is charged per policy holder regardless of the number of plans, benefits or policies purchased, subject to all other campaign terms and conditions, if more than one eligible policy application is submitted within the campaign submission period, the campaign will apply to all policies.

Q. Will the policy fee still be waived if my eligible client does not attach AIA Vitality?

Yes. Subject to all other campaign terms and conditions, if your client does not attach AIA Vitality, the policy fee will still be waived on any eligible PP or PPI policy application/s submitted within the campaign submission period.

Q. Will there be any changes to my commission payments as a result of the Take a break campaign?

No. As commission is not paid on the policy fee, the Take a break campaign will not affect your commission payments.

Q Where can I find out more information?

For more information download the full terms and conditions at <https://resources.aia.com.au/rs/482-ROS-457/images/IAS4226-Take-a-Break-TCs-Final.pdf>, and/or contact your CDM or CDA.