



AIA Start-Up Income Protection Enhancements

The following is a summary of enhancements that we've made to our AIA Start-Up Income Protection product. These enhancements will only apply for the built-in benefits or for optional benefits that you already have and where the claimable event occurs after the effective date of the enhancement.

The enhanced section will only apply if it is favourable to you. Rest assured, at claim time, we will continue to apply the policy wording you were issued with if it results in a better claims outcome for you.

This summary is a guide only and is subject to the terms and conditions of the policy wording.

KEY **N** New Benefit / Condition Introduced **E** Enhanced to broaden cover  No Change  Benefit unavailable / Not applicable with specified product

Enhancements – Effective 1 December 2020

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			Business
			AIA Start-Up
Looking after loved ones	Rehabilitation and Support	<p>NEW PROVISION ADDED</p> <p>Introduced to align with other AIA Living Income Protection offerings and, to demonstrate our focus on working with customers to consider what rehabilitation or functional support could assist their return to work or improve their capacity to work as appropriate.</p>	N