






## Product Comparison: AIA Real Farmers Revenue vs AIA Living Rural Continuity

This document is provided for guidance purposes only and is not designed to be relied upon as providing an exhaustive list of the differences between our AIA Real Farmers Revenue and AIA Living Rural Continuity. It is your responsibility to take the appropriate steps to satisfy yourself that you understand and explain the differences between each policy and how that impacts on the individual circumstances of your client. AIA takes no responsibility for the financial advice you provide to your client in this regard.

	Benefit	Key	Key Difference
1.1	Offsets	Yellow	AIA Real has no offsets
1.2	Recurrent Disability	Green	
1.3	Leave Without Pay	Red	Not available in AIA Living
1.4	Rehabilitation and Support	Red	Not available in AIA Real
1.5	Total Disability Definition	Green	
2.1	Optional Partial Disablement	Red	Not available in AIA Real
2.2	Optional Partial Disablement Bridging	Red	Not available in AIA Real
2.3	Optional Peak Season Upgrade	Red	Not available in AIA Real

### Key

 Not available in both  Similar with slight difference  Same or very similar cover



	BENEFIT/FEATURE	Key	AIA Real – Farmers Revenue	AIA Living – Rural Continuity
1.1	Offsets		No offsets	No ACC offsets unless the life assured has chosen the optional ACC offset. Any other farm protection, business income, key person or income protection benefit(s) that any person receives or is entitled to receive from any sources in relation to the life assured and in respect of the same or a related disability will be offset.
1.2	Recurrent Disability / Recurrent Disablement		If the life assured has the same disability within 12 months of the original disability the waiting period will be waived.	The waiting period will be waived if the life assured becomes totally disabled again and it's caused by the same or a related illness as the original period of total disability.
1.3	Leave without pay		Life assured can suspend premiums and cover for a maximum period of 12 months when taking a period of leave without pay from their regularly remunerated occupation.	Not available
1.4	Rehabilitation and Support		Not available	An AIA case manager will work with the life assured to understand their personal situation and will consider what assistance could aid their return to work, or improve their capacity to work.
1.5	Total Disability Definition		<ul style="list-style-type: none"> <li>The life assured is under the regular and personal care of a Medical Practitioner; and</li> <li>The life assured's injury or sickness is supported by clinical evidence and approved by our Chief Medical Officer; and</li> <li>The life assured is unable to perform their occupation as the result of that injury or sickness for more than ten (10) hours per week Inability to perform the life assured's occupation is defined by Occupation Class 3 for example but not limited to: primary producers: dairy, sheep, beef, mixed farming and orchardists, fish or viticulturists.</li> <li>The life assured is not engaged in any other occupation from which the life assured derives income.</li> </ul>	<p>In AIA's opinion, the life assured is totally disabled, if as a direct result of sickness or injury, he or she is:</p> <ul style="list-style-type: none"> <li>under the regular and personal care of a registered medical practitioner; and</li> <li>unable to:- <ul style="list-style-type: none"> <li>&gt; engage in the farming they were involved in immediately before the disablement date for more than ten hours per week; or</li> <li>&gt; perform at least one important income producing duty of the role they were involved in immediately before the disablement date and is not working in that role; and</li> </ul> </li> <li>not working or engaged outside the farm or in any other business.</li> </ul>



		Optional benefits	
2.1	Optional Partial Disablement	Not available	Provides additional income if, owing to a continuation of the disability, the life assured has a reduction in work capacity and is working less than 20 hours per week.
2.2	Optional Partial Disablement Bridging	Not available	Pays a lump sum equal to 1/3 <sup>rd</sup> of the last monthly total disability benefit to help cover costs during the transition between total and partial disability benefit payments.
2.3	Optional Peak Season Upgrade	Not available	Pays an additional 25% of the monthly benefit while the life assured is still receiving a total disablement benefit during the nominated 3 month peak season period.

Please Note:

This comparison is a product summary only.

Please refer to the Policy Wordings for AIA's full requirements and eligibility criteria.

The content is not a personalised financial adviser service under the Financial Advisers Act 2008.

This comparison is based on information current as at August 2017 and is subject to change.