



DISABILITY INCOME INSURANCE FOR PILOTS

Pilots Modification Letter (for all policies to be issued on or after 28 May 2007)

Life to be Insured:

I understand and agree that the following conditions will apply to my Disability Income Insurance Policy:

Policy Expiry Date

Cover will cease when I attain the age of 55.

Annual Benefit

The Annual Benefit (as defined in the Product Disclosure Statement) will not exceed \$144,000 per annum in aggregate which includes all and any other policies with TOWER and any other insurer.

Automatic Increase in Insurance

TOWER will increase the Annual Benefit at an annual rate determined by TOWER based on the Consumer Price Index published by the Australian Statistician from time to time (or such other index as TOWER consider appropriate). This will end when the Annual Benefit has reached \$144,000.

Signature of Life to be Insured:

Date: