



OnePath Life Limited
ABN 33 009 657 176 AFSL 238341
onepath.com.au

ONECARE POLICY SCHEDULE

DATE

10 January 2020

YOUR POLICY SUMMARY

Policy number: 1006145849

Policy owner(s):
MASE Property Investments Pty Ltd

Fund name:
ATF S & A Whitaker Superannuation
Fund

Policy start date: 21 February
2017

Policy anniversary date: 21 February

Linked policy number: 1006145837

	First name	Surname	Date of birth	Gender
Life/lives insured:	Shane	Whitaker	9 October 1974	Male
Annual premium before discount(s)*:				\$3,308.18
Discount(s) - Multi Cover and Package:				\$260.27
Annual premium after discount(s)*:				\$3,047.91
Includes:				
Policy Fee(s)*:				\$46.26

*Includes stamp duty if applicable.

You should keep this Policy Schedule in a secure place, along with your other insurance policy documents, as they will be required when you make a claim. If you lose the Policy Schedule, Policy Terms or any of your other insurance documents you can contact us for a replacement copy. We may charge a fee to cover our costs in issuing a replacement. The amounts insured under this policy are subject to the Policy Schedule, Policy Terms and any other notice issued by us to you. OnePath Life Limited (ABN 33 009 657 176, AFSL 238341) ('OnePath Life') is the issuer of the product.

ONECARE POLICY SCHEDULE

DATE

10 January 2020

POLICY NUMBER

1006145849

Life Insured: Shane Whitaker

LIFE COVER WITH OPTIONAL TPD COVER

Cover type	Amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$1,126,755	\$1,063.14	Yes	21 February 2017	20 February 2105
Super TPD (Working)	\$911,261	\$697.47	Yes	21 February 2017	20 February 2040
Super TPD (Working)	\$215,492	\$164.93	Yes	7 March 2018	20 February 2040

Options

Benefit payment type: Lump sum
Premium type: Stepped premium
Occupation category†: I
TPD definition: Any Occupation
Smokert: No

Optional extras

Premium Waiver Disability Option: No
Business Guarantee Option: No
Double TPD Option: No

INCOME SECURE COVER

Cover type	Monthly amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
Income Secure Basic	\$5,591	\$1,026.70	Yes	21 February 2017	20 February 2040

Options

Benefit payment type: Indemnity
Premium type: Stepped premium
Waiting period: 90 days
Benefit period: To age 65
Occupation category†: I
Smokert: No

Optional extras

Accident Option: No
Premier Accident Option: No
Increasing Claim Option: Yes
Priority Income Option:
- Mortgage Maintenance: No (0.00%)

This Policy is linked to policy number 1006145837 under a SuperLink arrangement. For more information about your SuperLink arrangement, including under which policy we will assess your claim, please see your PDS and Policy Terms.

INCOME SECURE COVER

Cover type	Monthly amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
Income Secure Basic	\$521	\$95.67	Yes	7 March 2018	20 February 2040

Options

Benefit payment type: Indemnity
Premium type: Stepped premium
Waiting period: 90 days
Benefit period: To age 65
Occupation category†: I
Smokert: No

Optional extras

Accident Option: No
Premier Accident Option: No
Increasing Claim Option: Yes
Priority Income Option:
- Mortgage Maintenance: No (0.00%)

YOUR ONECARE ANNUAL SUMMARY



008 / 00286

Mase Property Investments Pty Ltd
ATF S & A Whitaker Superannuation Fund
1 Wade Close
LUDDENHAM NSW 2745

YOUR NEW ANNUAL PREMIUM IS

\$3,047.91

THIS INCLUDES A DISCOUNT OF \$260.27

10 January 2020

Dear policy owner,

The anniversary of the start of your OneCare held through super insurance policy is 21 February 2020.

Each year before your policy anniversary we provide an Annual Summary to let you know about any changes to your policy, cover and premium. This information, with a breakdown of how your premium is calculated, is included in the enclosed Policy Schedule.

We have included information about the indexation increase to your cover to help you decide whether or not you wish to accept a higher amount insured. As the amount insured increases with indexation, your premium will usually also increase. See over for details.

NEXT STEPS: STAY PROTECTED 1-2-3

- 1 To ensure your cover continues to meet your needs review your Policy Schedule and the information on the following pages on Indexation.
- 2 If you are happy, you don't need to do anything. The changes will take effect from 21 February 2020.
- 3 Keep your Policy Schedule in a secure place.

WE'RE HERE TO HELP

Thank you for choosing OnePath.

If you have questions or changes, please contact us or your financial adviser, Indeplan Pty Ltd. For more information visit <http://www.onepath.com.au/covered-online.aspx>

Kind regards
Customer Services Team

YOUR COVER

See the enclosed Policy Schedule

POLICY OWNER(S)

MASE Property Investments Pty Ltd

FUND NAME

ATF S & A Whitaker
Superannuation Fund

POLICY NUMBER

1006145849

LINKED POLICY NUMBER

1006145837

PAYMENT DUE

21 February 2020

LIFE INSURED

Shane Whitaker

QUESTIONS OR CHANGES?



Call us:

133 667 weekdays

8.30am to 6.00pm (AEST)



Email us:

customer.risk@onepath.com.au



Your Financial Adviser:

Indeplan Pty Ltd

0297906277

ABOUT YOUR COVER AND PREMIUM

Your premium and cover changes every year on your policy anniversary, which is 21 February. Your premium is calculated based on our premium rates, the amount and type of your cover, your age, premium type, and any discounts. It also includes the Policy Fee(s) applicable to your cover. Note that your premium will reflect the indexation increase to your cover.

YOUR PAYMENT

We will automatically deduct \$3,047.91 from your nominated account on 21 February 2020.

If you are considering cancelling your cover, you should be aware of the risks. This includes having no cover if an insurable event occurs. Also, if you are considering cancelling your cover and replacing it with another policy with us or another insurer, you may not be able to get cover on the same terms, or at all, or you may have to pay a higher premium if your health has changed. The same may apply if you cancel your cover and at a later time apply again for cover.

If you need assistance with paying your premiums or adjusting your cover, call us on 133 667 or contact your financial adviser, Indeplan Pty Ltd. We're flexible and we may be able to help.

Please note: if you are unemployed, call us on 133 667 or speak to your financial adviser about how this may affect your policy.

NEED TO CLAIM?

Call 1300 555 250
or contact your
financial adviser

CUSTOMER STORY - ONE LESS THING TO WORRY ABOUT*

Stan[^], a 46-year old building foreman, took out a OneCare policy for Life, Total Permanent Disability and Trauma. Shortly afterwards, he experienced minor chest pain but was not overly concerned - he was too busy to take time off work to have it checked out.

A year and a half later, while at work Stan experienced severe chest pain and alerted work mates. He was transferred to hospital where doctors determined that he had suffered a heart attack.

Stan lodged a Trauma claim and subsequently received a lump sum payment to assist with his recovery.

* This case study is shown for illustrative purposes only and is not a prediction or estimate of a benefit that may be payable to you.

[^] Name, age and occupation have been changed to protect the claimant's identity.

Earn Qantas Points with your policy

If you're a Qantas Frequent Flyer member, you can earn 1 Qantas Point per dollar of premium paid on your eligible policy. Not a Qantas Frequent Flyer member? OnePath have arranged to waive the join fee for eligible policy holders if you join at qantas.com/onepathjoin[^]. To start earning points, go to onepath.com.au/qff and enter your Qantas Frequent Flyer membership number.

FREQUENT FLYER

EARN QANTAS POINTS

Important Information

[^] You must be a Qantas Frequent Flyer member and correctly register your Qantas Frequent Flyer membership details with OnePath Life to start earning Qantas Points on eligible premiums you pay. A joining fee usually applies, however OnePath Life are offering complimentary membership to eligible policy holders. This complimentary offer may be withdrawn at any time. Membership and Qantas Points are subject to Qantas Frequent Flyer program terms and conditions. Qantas Points accrue in accordance with and subject to the 'OnePath and Qantas Frequent Flyer Rewards terms and conditions'. Eligible policies are OneCare, OneCare Super and SmartCare. The maximum number of points you can earn on eligible policies is capped at 20,000 points per year, per policy.

INDEXATION

To help your insurance keep up with the rising cost of living the amount insured increases automatically at each policy anniversary. This is called indexation. This year's increase is 5.0% for Life, TPD, Trauma, Extra Care and Child Cover and 1.8% for Income Secure, Business Expense, and Living Expense cover. These changes will take place on 21 February 2020.

Please note the maximum Income Secure benefit you can receive is 75% of your average monthly pre-claim earnings (80% if you have the Priority Income Option).

If your amount insured is now higher than this due to indexation, you may be over insured and be paying premiums for a higher amount of cover than you can receive as a benefit. Please contact us on 133 667 or your financial adviser if you think this may be the case.

See your Product Disclosure Statement for more information.

Indexation will affect your premium. As the amount insured increases due to indexation, your premium will usually increase. In some cases your premium may reduce if your increased amount insured moves your cover to a higher discount band.

Below is a summary of your cover and premiums with indexation, and without indexation. You may decline indexation on all or some covers on your policy.

Cover	With Indexation		Without Indexation	
	Amount Insured	Annual Premium	Amount Insured	Annual Premium
Shane Whltaker				
Life Cover	\$1,126,755	\$1,063.14	\$1,073,100	\$1,013.28
Super TPD (Working)	\$911,261	\$697.47	\$867,868	\$664.76
Super TPD (Working)	\$215,492	\$164.93	\$205,231	\$157.20
Income Secure Basic	\$5,591	\$1,026.70	\$5,493	\$1,008.97
Income Secure Basic	\$521	\$95.67	\$512	\$94.04

WE'RE
FLEXIBLE

Amend your cover and premium or the way you pay.

ACCEPT OR DECLINE INDEXATION

To accept indexation:

You don't need to do anything. Indexation will automatically increase the amount insured on 21 February 2020.

To decline indexation:

Speak to your financial adviser or our Customer Services Team on 133 667, weekdays 8.30am to 6.00pm (AEST) by 22 March 2020.

Important Information

OneCare held through super is issued by OnePath Life Limited (ABN 33 009 657 176 AFSL 238341) (OnePath Life).

This information is of a general nature and has been prepared without taking account of your objectives, financial situation and needs. You should consider whether the information is appropriate for you having regard to your objectives, financial situation and needs. OnePath recommends you read the enclosed information and the OneCare PDS before deciding whether to continue to hold this product.

Your Policy Number 1006145849 is linked to Policy Number 1006145837 under a SuperLink arrangement. You will receive a separate Annual Summary and Policy Schedule for the linked policy. Please read your Product Disclosure Statement and policy terms for full details of how SuperLink arrangements operate.



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ONECARE POLICY SCHEDULE

DATE

10 January 2020

POLICY NUMBER

1006145849

Life Insured: Shane Whitaker

This Policy is linked to policy number 1006145837 under a SuperLink arrangement. For more information about your SuperLink arrangement, including under which policy we will assess your claim, please see your PDS and Policy Terms.



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XPRELU023

