

MLC Life Insurance Policy Schedule



LIFE INSURANCE

This Policy Schedule replaces any previous Policy Schedules. Effective date 14 May 2021

Policy details

Policy Owner	Cvetkovski Pty Ltd	Policy start date	14 May 2013
Product name	MLC Insurance	Yearly premium*	\$1,685.26
Policy number	93026274	Stamp Duty state	NSW
Annual renewal date	14 May	Yearly policy fee	\$0.00
Yearly Stamp Duty	\$0.00		

* Your Yearly premium includes the policy fee and stamp duty

Life Insured Details

Life Insured

Life Insured	Mr Dragan Cvetkovski	Date of Birth	30 May 1980
Age next birthday	41	Occupation Class	A

What you're covered for

Mr Dragan Cvetkovski Life Insured

Benefit type	Premium structure	Benefit amount	Yearly Premium	Benefit expiry date	Smoker status	Inflation Linked
Life Cover	Stepped	\$570,112	\$374.90	14 May 2081	Non-smoker	Yes
Extra benefits (benefit details)						
• Financial Planning included						
Life Cover	Stepped	\$907,343	\$596.66	14 May 2081	Non-smoker	Yes
Extra benefits (benefit details)						
• Financial Planning included						
Total and Permanent Disability (extension to Life Cover)	Stepped	\$81,442	\$39.34	14 May 2081	Non-smoker	Yes
Extra benefits (benefit details)						
• Financial Planning included						
• Any Occupation in Total and Permanent Disability applied						
Total and Permanent Disability (extension to Life Cover)	Stepped	\$907,342	\$438.29	14 May 2081	Non-smoker	Yes
Extra benefits (benefit details)						
• Financial Planning included						
• Any Occupation in Total and Permanent Disability applied						

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Total and Permanent Disability (extension to Life Cover)

Stepped

\$488,670

\$236.07

14 May 2081

Non-smoker

Yes

Extra benefits (benefit details)

- Financial Planning Included
- Any Occupation in Total and Permanent Disability applied

The premium details in this Schedule will be valid until the next review date. This Schedule is current as at the effective date shown, and replaces any Schedule previously issued. You should refer to the Policy Document for full details of when we will pay a Benefit.