



LIFE INSURANCE

# MLC Life Insurance Policy Schedule

This Policy Schedule replaces any previous Policy Schedules. Effective date 12 July 2020

## Policy details

Policy Owner	The Island Dream SMSF Pty Ltd ATF The Trustee for Island Dream SMSF Pty Ltd ATF		
Product name	Island Dream Superfund MLC Insurance (Wrap or SMSF)		
Policy number	93280794	Policy start date	12 July 2019
Annual renewal date	12 July	Yearly premium	\$11,342.43
Yearly policy fee	\$0.00	Stamp Duty state	WA
Yearly Stamp Duty	\$733.99		

## Life Insured Details

### Life Insured

Life Insured	Mr Shane Prygoda	Date of Birth	9 November 1974
Age next birthday	45	Occupation Class	BBB

## What you're covered for

### Mr Shane Prygoda Life Insured

Benefit type	Premium structure	Benefit amount	Yearly Premium	Benefit expiry date	Smoker status	Inflation Linked
Life Cover	Level	\$1,365,000	\$3,268.55	12 July 2049	Non-smoker	Yes
<b>Extra benefits (benefit details)</b>						
Total and Permanent Disability (extension to Life Cover)	Level	\$525,000	\$1,405.07	12 July 2049	Non-smoker	Yes
<b>Extra benefits (benefit details)</b>						
• Any Occupation in Total and Permanent Disability applied						
Income Protection Standard	Level	\$9,581 per monthly	\$5,934.82	12 July 2045	Non-smoker	Yes
<b>Extra benefits (benefit details)</b>						
• Claim Indexation Applicable included						
• Waiting Period 30 Days						
• Benefit Period to Age 65						
• Insured at Indemnity Value						

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

12 July 2019



The Island Dream SMSF Pty Ltd  
ATF The Trustee for Island Dream SMSF Pty Ltd ATF Island D  
83 Willoughbridge Crescent  
ERSKINE WA 6210

<b>Policy</b>	<b>Product</b>
93280794	MLC Insurance (Wrap or SMSF)

Dear Sir/Madam

### With you now, and for the future

Welcome to MLC. Your insurance will help make sure you are financially protected through life's ups and downs. And, with over 120 years looking after Australians, you can be certain we're going to be there when you need us.

We've enclosed your policy schedule and policy document which gives you important information about your insurance. Please keep these in a safe place with your Product Disclosure Statement for your future reference.

We confirm that your Interim Accident Insurance ceased on the Policy Start Date shown in your Schedule.

#### Our promise to you

We always look for ways to offer better protection. Where we upgrade your type of insurance and it won't affect your premiums we'll pass those upgrades on to you so you can take advantage of those improvements.

We also understand that your insurance is there to provide you with peace of mind and that when you make a claim it's a time of need. We aim to make the claims process simple and convenient and treat policy-owners and beneficiaries with respect.

Trustee of the Fund  
NULIS Nominees (Australia) Limited  
ABN 80 008 515 633  
AFSL 236465

MLC Super Fund  
ABN 70 732 426 024

Insurer  
MLC Limited  
ABN 90 000 000 402  
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