



*deductible when paid
TR 97/7 (21.)
(2017/18) Don't Accrue.*

BPAY payment - receipt



From account name JAMES G MCKINLEY & SUSAN R MCKINLEY
ATF JAMES MCKINLEY SUPERANNUATION
FUND-PAC

From account number 000117048017

Payment details

Amount \$3,450.20
Payment date Immediate
Receipt number MBL2017070688228423
Request date and time 06/07/2017 12:25 PM EST

Biller details

Biller name MLC LTD
Biller code 58289 MLC LIMITED
Customer Reference Number 0440000168458956
Bill description MLC

Description details

Category
Further information
Other reference
Reference for your software

Refer to the terms and conditions in the Further Information Booklet of the Product Information Statement for details that relate to this payment. Ensure you have cleared funds for payments. Modifications and cancellations must be submitted by 11pm on the Business Day before the payment due date. If the BPAY biller changes to a variable CRN this may impact payments. Payments due on a NSW or VIC public holiday will be processed on the following Business Day. © Registered to BPAY Pty Ltd ABN 69 079 137 518.

MLC Personal Protection Portfolio
2017 Review Schedule



Individual Benefit Details

The Life Insured	Name	James Geoffrey McKinley
	Date of Birth	20 July 1954
	Smoking Status	Non Smoker
Details of cover	The table below details Your cover from (provided all Premiums are paid)	14 May 2017

Types of insurance	Benefit/Premium Structure	Benefit \$	Yearly Premium \$	Termination Date	Inflation Linked
1. Life Cover Standard	Stepped Premium	288,320	3,364.47	14 May 2055	Yes

Important Notes: The above Premium does not include any Policy Fee that may be payable. You should also refer to the Policy document for full details of when a Benefit will be paid.



Any questions?

If you have any questions or if your insurance needs have changed, you may want to speak with your financial adviser: **Jacqueline Chase** on **03 92590400** or call us on 132 652, 8am to 6pm (AEST/AEDT), Monday to Friday.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Melissa Heyhoe', written in a cursive style.

Melissa Heyhoe
Chief Customer Officer
Retail Advised Insurance
MLC Life Insurance

9 December 2016



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James McKinley Super Fund
11 Lawnhill Rd
Malvern VIC 3144

Product name
MLC Personal Protection Portfolio
Policy number
16845895

Dear Sir/Madam,

An important update for you

Thank you for continuing to choose us to help you with your life insurance needs. We are writing to update you with some important information.

On 3 October, National Australia Bank Limited (NAB) sold 80% of its life insurance business to Nippon Life Insurance Company (Nippon Life). NAB will continue to own 20% of MLC Limited (MLC Life Insurance). MLC Life Insurance continues to be Australian-led and managed.

Your product hasn't changed

You don't need to do anything as a result of this letter. There is no change to the terms and conditions of your existing policy and the way you access your existing products. You'll continue to deal with us and receive the same peace of mind and great service you always have.

If your policy is held for you by a trustee, the trustee will continue to hold it on your behalf.

Our Privacy Policy has changed

We remain committed to protecting your personal information and now have a new Privacy Policy. You can view this at mlc.com.au/mlcinsuranceprivacypolicy.

A strong team to support you

MLC Life Insurance and Nippon Life have closely aligned values and cultures, and share a passion for serving customers.

Nippon Life's global expertise, built over 127 years, combined with MLC Life Insurance's 129-year understanding of the Australian market, means we'll be able to provide even better insurance solutions in the future.

We're here to help

You can read more about the changes at mlc.com.au/mlcinsuranceaboutus. If you have any further questions, please call your adviser Jacqui Chase on 03 92590400 or contact us on **1300 503 861** between 8 am and 6 pm AEST, Monday to Friday.

Yours sincerely

Melissa Heyhoe
Chief Customer Officer, Retail Advised Insurance
MLC Life Insurance

Insurer
MLC Limited
ABN 90 000 000 402 AFSL 230694

PO Box 200
North Sydney NSW 2059

Tel 132 652
mlc.com.au

MLC Limited uses the MLC brand under licence. MLC Limited is part of the Nippon Life Insurance group and is not a part of the NAB group of companies. Any references to 'we', 'us' and 'our' means MLC Limited.



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