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(2017/18) Don't Accome.

## **BPAY** payment - receipt

BPAY

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.

# **URGENT - NOTICE OF PROPOSED CANCELLATION**



JA

Policy owner

JAMES MCKINLEY SUPER FUND

E000023/1000046/R153/CAPSIL4\_BRE\_20170615.INF

JAMES MCKINLEY SUPER FUND

11 LAWNHILL RD

MALVERN VIC 3144

Please pay

\$3,450.20

Please pay by

19 July 2017

Policy number

1684-5895C

This number will help us find your records if you phone or write.

Important Information

Your premium for the 12 months from 14 May 2017

\$3,450.20

Plus any Outstanding Balance as at 14 June 2017

\$0.00

Total amount which must be paid by 19 July 2017

\$3,450.20

If we do not receive your premium by 19 July 2017, the policy will be forfeited, which means it will be cancelled, and your cover will cease.

If an insured event occurs prior to the above date, we will deduct any unpaid premiums from the benefits payable under the policy.

If your policy is cancelled and your cover ceases, reinstatement of your policy will be subject to payment of any overdue premium and may be subject to extra evidence regarding your health, pastimes and financial situation. You should be aware that cover will NOT apply to any injury that occurred, or sickness that first appeared after the date of cancellation but before the date that the policy is reinstated.

Please keep this top part as your record of payment.

#### PAYMENT OPTIONS PLEASE USE ONE OF THE PAYMENT METHODS LISTED BELOW



#### Bpay

From your cheque or savings account, or credit card using the internet or telephone banking service of your financial institution.

Biller Code: 58289 Ref.: 0440000168458956



#### By Mail

Mail this slip with your cheque (payable to MLC) or credit card details (complete the reverse side).



# **By Phone**

Please call 1300 730 085 and follow the prompts to pay by Credit Card. Please have your Policy Number and Card details ready. This service is available 24 hours a day, 7 days a week.



To arrange an automatic deduction from your bank account, please call MLC on 132 652 from anywhere in Australia (8am - 6pm EST, Monday to Friday) or email MLC at insurance customer service@mlc.com.au.for.details.

insurance\_customer\_service@mlc.com.au for details. MLC Limited ABN 90 000 000 402 AFSL 230694 Policy Number

1684-5895C

**Policy Owner** 

JAMES MCKINLEY SUPER FUND

+333+

**Due Date** 

19 July 2017



Amount \$ 3 4 5 0 2 0

# **PAYMENT REQUEST**



Policy owner

JAMES MCKINLEY SUPER FUND

E000209/1000418/R1483/CAPSIL4\_BRE\_20170424.INF JAMES MCKINLEY SUPER FUND 11 LAWNHILL RD MALVERN VIC 3144 Please pay

\$3,450.20

Please pay by

14 May 2017

Policy number

1684-5895C

This number will help us find your records if you phone or write.

## Important Information

The premium of \$3,450.20 for the Personal Protection Portfolio insurance policy is due on 14 May 2017.

If you have any questions about the policy or the amount, please contact:

Your Financial Adviser:

Our Financial Adviser.

Jacqueline Chase on 03 92590400.

Or call:

MLC Customer Service on 132 652 from anywhere in Australia

Or write to us at:

MLC Limited, PO Box 200, North Sydney NSW 2059

Or email:

insurance\_customer\_service@mlc.com.au

Please keep this top part as your record of payment.

## PAYMENT OPTIONS PLEASE USE ONE OF THE PAYMENT METHODS LISTED BELOW



#### **Bpay**

From your cheque or savings account, or credit card using the internet or telephone banking service of your financial institution.

Biller Code: 58289 Ref.: 0440000168458956



#### By Mail

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#### By Phone

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To arrange an automatic deduction from your bank account, please call 132 652 during business hours, or email MLC at insurance\_customer\_service@mlc.com.au for details.

MLC Limited ABN 90 000 000 402 AFSL 230694

**Policy Number** 

1684-5895C

**Policy Owner** 

JAMES MCKINLEY SUPER FUND

**Due Date** 

14 May 2017

Amount \$

3 4 5 0 2 0

# 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 14 May 2017

(provided all Premiums are paid)

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

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,

M/fykoe.

Melissa Heyhoe

Chief Customer Officer

Retail Advised Insurance

MLC Life Insurance





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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 O3 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

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