

PAYMENT REQUEST



Policy owner

JAMES MCKINLEY SUPER FUND

Please pay

\$4,098.41

E000188/000376/R1326/CAPSIL4_BRE_20180423.INF

JAMES MCKINLEY SUPER FUND
11 LAWNHILL RD
MALVERN VIC 3144

Please pay by

14 May 2018

Policy number

1684-5895C

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

Important Information

The premium of \$4,098.41 for the Personal Protection Portfolio insurance policy is due on 14 May 2018.

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

Your 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

BPAY \$ 4098.41
4/5/18 JAM

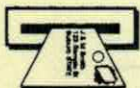
Please keep this top part as your record of payment.

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.

**By Direct Debit**

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.

Policy Number 1684-5895C

Policy Owner JAMES MCKINLEY SUPER FUND

Due Date 14 May 2018

Amount \$ 4 0 9 8 . 4 1

MLC Personal Protection Portfolio

2018 Review Schedule



Policy Details

The policy owner	Benefits under this Policy will be paid to:	James McKinley Super Fund
Policy number	This number will help us find Your records:	1684-5895C
Policy start date	This Policy begins on:	14 May 2003
Life insured	This Policy provides cover for:	James Geoffrey McKinley
Premium payments	Premiums are paid: Your Premium including a Yearly Policy fee of \$86.58 is:	Yearly \$4,098.41
Review date	Your Benefits and Premium are reviewed each year as at:	14 May
State register	This Policy is registered in: Stamp duty applicable has been paid.	Victoria
Client service centre	If You require further information about Your Policy, please call us on 132 652. Please quote the Policy Number shown above.	
Beneficiary nominations	Please contact us if you want to confirm your beneficiary nomination, or visit mlc.com.au for a copy of the Beneficiary Nomination Form.	





The Life Insurance Code of Practice

MLC Limited has adopted the Life Insurance Code of Practice which sets standards for customer service and as a strong supporter of the Code MLC Limited commits to these service standards. To find out more about the Code you can visit fsc.org.au/policy/life-insurance/code-of-practice.aspx

Below is some important information you need to know.

Why does the cost of insurance increase?

We recalculate your premiums every year based on a number of factors and below is an explanation of how these contribute to increasing the cost of insurance.

Age rate changes

If you have stepped premiums, the cost of providing your insurance increases as you get older due to the increased likelihood that you will claim. As you get older your premium will be based on the rates for that age.

If you have level premiums the age rates we use are based on your age at the time you took out cover. The premiums for all increases to the sum insured will be calculated on rates that apply to your age at the time of the increase.

Automatic and voluntary increases to the sum insured

Your sum insured can increase automatically with inflation or if you choose a higher level of cover. Your premium will be based on the higher sum insured.

Other factors

Premium increases may also occur due to changes in government charges, such as stamp duty, or we might need to change our rates to reflect our insurance business experience, like the cost of claims. Your policy fee may also increase in line with inflation.

Making a claim

We are here to help. If you need to make a claim please contact our MLC Life Insurance Claims Hotline on 1300 125 246.

Risks of replacing insurance

Before you take steps to cancel and replace an existing life insurance policy, talk to your financial adviser or contact us on 132 652. A new policy may require you to re-serve waiting periods, additional health exclusions may apply, and the new policy may not provide you the same cover.

Importantly, do not cancel your existing policy before your replacement insurance is in place.

Resolving complaints

We can usually resolve complaints straight away. Please call 132 652 to discuss your concerns and we'll work towards a resolution.

We are here to help

Do you need more cover? Have your circumstances changed or are you experiencing difficulty meeting premium payments? There may be some options to help you meet your current needs. Talk to your financial adviser or contact us on 132 652 about reviewing your cover.

Please contact us if you've changed your address, phone number(s), or email address, so we can stay in touch.

10 April 2018



10601-00006-000950-000001

030

James McKinley Super Fund
11 Lawnhill Rd
MALVERN VIC 3144

Product Name:
MLC Personal Protection Portfolio

Policy Number:
1684-5895C

Dear Sir/Madam,

Your insurance for the year ahead

We value you - and the things that matter to you. That's what insurance is all about. Thanks for letting us protect you and your family.

We've enclosed a new review schedule with everything you need to know about your insurance. It's important to keep this on hand in case you need it in the future.

We have also included information about upgrades to your policy in the second page of this letter. Upgrades are enhancements that have been made to your policy, so please read the information carefully.

Your insurance premium

Your new yearly premium from 14 May 2018 will be \$4,098.41. We'll send you a reminder notice a few weeks before your premium is due.

Your premium calculation is based on factors such as:

- your current age (if your premium is stepped or decreasing cover);
- whether or not you're a smoker;
- the type of cover;
- your current benefit amount (including inflation-linked increases); and
- any stamp duty payable.

It also takes into account any increases or decreases we've made to the underlying premium rates and any special terms and conditions we agreed with you at the start of your policy or at the start of any increases and additions to your policy.

Inflation-linked increases

Your insurance has an inflation-linked option so the life insured benefit amount will increase each year by:

- the greater of 5% or the Consumer Price Index for Life Cover, Total and Permanent Disability and Critical Illness insurance. Please check your Schedule to see which of these benefits you have. This year the increase will be 5.00%.

If you'd rather not apply all or part of the inflation-linked option this year, please call us within the next two months.

MLC Limited
ABN 90 000 000 402 AFSL 230694

PO Box 200
North Sydney NSW 2059


Telephone 132 652
mlc.com.au

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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), Monday to Friday.

Yours sincerely,



Melissa Heyhoe
Chief Customer Officer
Retail Advised Insurance
MLC Life Insurance

