

9 December 2016



030

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](http://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](http://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](http://mlc.com.au)

8 April 2017



10001-00004-003230-000001

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

Thank you for choosing us for your insurance. We hope your insurance gives you confidence, knowing you're looked after through life's ups and downs.

And, with over 120 years looking after Australians, you know we're going to be there when you need us.

So you have all the information you need, we've enclosed a new policy schedule outlining the details of your insurance. Please keep this with your policy document for your future reference.

We look forward to continuing to support and protect you in the years ahead.

### Your insurance premium

Your new yearly premium from 14 May 2017 will be \$3,450.20. We'll send you a reminder notice a few weeks before your premium is due.

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. This year the increase will be 5.00%.

Your premium is based on the new benefit amount and the applicable premium rates. If you'd rather not apply all or part of the inflation-linked option this year please call us within the next two months.

### Did you know?

You can check your insurance details online at [mlc.com.au](http://mlc.com.au)

It's easy, all you need is your username (**customer number**), then call us for a password or click login, and go to New User to fill in the password request form.

**Insurer**  
MLC Limited  
ABN 90 000 000 402  
AFSL 230694

PO Box 200  
North Sydney NSW 2059  
Australia

Telephone 132 652  
Fax 1800 550 081  
[mlc.com.au](http://mlc.com.au)

100/01/01 E-3230 S-7200 I-14399 100000 IRN214

## 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,



Melissa Heyhoe  
Chief Customer Officer  
Retail Advised Insurance  
MLC Life Insurance

## Your insurance for the year ahead

Thank you for choosing us for your insurance. We hope your insurance policy has been a good fit for you and your needs.

And, with over 120 years of experience, we know we're doing it right. We're here to help you with your insurance needs.

We look forward to continuing to support you in the year ahead.

## Your insurance premium

Your new yearly premium from 1st May 2020 will be \$50,000. We'll send you a reminder notice a few weeks before your premium is due.

Your premium will be based on the new benefit amount and the applicable premium rate. If you'd rather not apply all or part

of the inflation index option, the new premium will be \$45,000. We'll send you a reminder notice a few weeks before your premium is due.

Insurance: This premium will be based on the new benefit amount and the applicable premium rate. If you'd rather not apply all or part

of the inflation index option, the new premium will be \$45,000. We'll send you a reminder notice a few weeks before your premium is due.

## Did you know?

You can check your premium details online at [www.mlc.com.au](#)

It's easy to see how your insurance premium has changed. You can check your premium details online at [www.mlc.com.au](#)

# MLC Personal Protection Portfolio

## 2017 Review Schedule



### Policy Details

<b>The Policy Owner</b>	Benefits under this Policy will be paid to:	<b>James McKinley Super Fund</b>
<b>Policy Number</b>	This number will help us find Your records:	<b>1684-5895C</b>
<b>Policy Start Date</b>	This Policy begins on:	<b>14 May 2003</b>
<b>Life Insured</b>	This Policy provides cover for:	<b>James Geoffrey McKinley</b>
<b>Premium Payments</b>	Premiums are paid: Your Premium including a Yearly Policy fee of \$85.73 is:	<b>Yearly</b> <b>\$3,450.20</b>
<b>Review Date</b>	Your Benefits and Premium are reviewed each year as at:	<b>14 May</b>
<b>State Register</b>	This Policy is registered in: Stamp duty applicable has been paid.	<b>Victoria</b>
<b>Client Service Centre</b>	If You require further information about Your Policy, please call us on 132 652. Please quote the Policy Number shown above.	
<b>Beneficiary Nominations</b>	Please contact us if you want to confirm your beneficiary nomination, or visit <a href="http://mlc.com.au">mlc.com.au</a> for a copy of the Beneficiary Nomination Form.	



# 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.



# URGENT - NOTICE OF PROPOSED CANCELLATION

## Policy owner

JAMES MCKINLEY SUPER FUND

E000023/000046/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
<b>Total amount which must be paid by 19 July 2017</b>	<b>\$3,450.20</b>

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.



### By Direct Debit

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.  
MLC Limited ABN 90 000 000 402 AFSL 230694

Policy Number 1684-5895C

Policy Owner JAMES MCKINLEY SUPER FUND

Due Date 19 July 2017

Amount \$ 3 4 5 0 . 2 0



## Benefit Details

Life insured Policy Fee	Benefit Name	Benefit Amount	Premium
James Geoffrey McKinley	Life Cover	\$288,320	\$85.73
Total			\$3,364.47
			\$3,450.20

Please ignore this notice if you have sent your payment in the last seven days

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

Your Financial Adviser: Jacqueline Chase on 03 92590400.

Or call: MLC on 132 652 from anywhere in Australia (8am - 6pm EST, Monday to Friday)

Or write to us at: MLC Limited, PO Box 200, North Sydney 2059

Or email: insurance\_customer\_service@mlc.com.au

MLC Limited uses the MLC brand under licence. MLC Limited is part of the Nippon Life Insurance Group and not a part of the NAB Group of Companies. Any financial advice in this notice is general only and has not been prepared having regard to your personal circumstances. You should consider your personal circumstances before acting on any advice in this notice.

## Credit card details - return this part with your payment in the envelope provided

If you are paying by Credit Card, please fill in the details below and mail this slip to:

MLC Limited, GPO Box 2521, Sydney NSW 2001.

<input type="checkbox"/> Mastercard	<input type="checkbox"/> Visa	Expiry date _____
Card number	<input type="text"/>	<input type="text"/>
Name on card	Signature _____	

If you have changed your address or are moving soon, please give us the details of your new address.

Address _____	
Telephone _____	Signature _____



## PAYMENT REQUEST



Policy owner

JAMES MCKINLEY SUPER FUND

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.

E000209/000418/R1483/CAPSIL4\_BRE\_20170424.INF

JAMES MCKINLEY SUPER FUND  
11 LAWNHILL RD  
MALVERN VIC 3144

## 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: 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

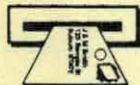


## Bpay

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

Billers Code: 58289 Ref.: 0440000168458956

Policy Number 1684-5895C



## By Mail

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

Policy Owner JAMES MCKINLEY SUPER FUND



## 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.

Due Date 14 May 2017



## 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.

Amount \$ 3 4 5 0 2 0

MLC Limited ABN 90 000 000 402 AFSL 230694



## Benefit Details

Life Insured	Benefit Name	Benefit Amount	Premium
Personal Protection Portfolio			
Policy Fee			\$85.73
James Geoffrey McKinley	Life Cover	\$288,320	\$3,364.47
Total			\$3,450.20

Please ignore this notice if you have sent your payment in the last seven days

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<input type="checkbox"/> Mastercard	<input type="checkbox"/> Visa	Expiry date _____
Card number	<input type="text"/>	<input type="text"/>
Name on card	Signature _____	

If you have changed your address or are moving soon, please give us the details of your new address.

Address _____	
Telephone _____	Signature _____