



Stephen Neil & Claire
13 THE AVENUE
HEATHCOTE NSW 2233

11 November 2020

Dear Stephen Neil & Claire ,

Member number: 110087562

Member name: Stephen Neil & Claire Kaletka-Neil Super Annuiation Scheme

Your cover for the year ahead

Thank you for continuing to choose NobleOak to protect yourself and your loved ones.

Your cover automatically renews on 22 December 2020. The table below shows the type and amount of cover you have in place with us. Please check the table carefully to ensure the information is correct.

How your premium is calculated

Your premium is recalculated on your renewal date for the next 12 months. Like most Australian life insurers, our premium rates step up each year as the risk of a serious health condition increases with age. Rest assured that our premium rates are competitive at all ages, not just when you joined.

If indexation applies to your cover, we've increased the insured amount below by 3% to help your level of cover keep up with inflation, which also increases your premium. If you don't want the indexation increase, please call us on **1300 551 044** between 8.00am and 6.00pm (AEST), Monday to Friday and we'll adjust your cover amount and premium accordingly.

Life Insured	Cover Type	Insured Amount	Premium per year
Mrs Claire Kaletka Neil	Life Cover	\$1,125,508.00	\$513.42
Mrs Claire Kaletka Neil	TPD Cover	\$1,125,508.00	\$355.89
	Total Premium		\$869.31

Your payment will be deducted automatically

The yearly amount of \$869.31 will continue to be debited from your nominated account on the 6 January 2021 and yearly thereafter.