

25 March 2020

Mr M R Day  
9/38-56 CASEY'S RD  
HOPE ISLAND QLD 4212

**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)

Dear Mr Day,

MLC Personal Protection Portfolio 3621-4262C

Thank you for your request to adjust your Personal Protection Portfolio policy.

We have enclosed your replacement Policy Schedule which provides an up to date summary of your current benefits and premium. Please keep this new Schedule with your policy documentation.

Should you require further information, please phone the **MLC Service Centre** on **132 652** from anywhere in Australia (8am - 6pm EST, Monday to Friday). Alternatively, you can email [insurance\\_customer\\_service@mlc.com.au](mailto:insurance_customer_service@mlc.com.au).

Yours sincerely

Ruth Yoseline  
MLC LIFE INSURANCE

# Schedule

## Policy details

<b>The Policy Owner</b>	Benefits under this Policy will be paid to:	<b>Murray Robert Day</b>
<b>Policy Number</b>	This number will help MLC find Your records if You contact MLC:	<b>3621-4262C</b>
<b>Policy Start Date</b>	This Policy begins on:	<b>15 August 2011</b>
<b>Life Insured</b>	This Policy provides cover for:	<b>Murray Robert Day</b>
<b>Premium Payments</b>	Premiums are paid: Your Premium including a Monthly Policy fee of \$7.73 is: (ie the Policy fee is \$92.76 pa.)	<b>Monthly</b> <b>\$146.81</b>
<b>Review Date</b>	MLC will review Your Benefits and Premium each year as at:	<b>15 August</b>
<b>State Register</b>	This Policy is registered in: Stamp duty applicable has been paid.	<b>Queensland</b>
<b>Client Service Centre</b>	If You require further information about Your Policy, please call the MLC Client Service Centre 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://mlcinsurance.com.au/using-your-insurance/documents-and-forms">mlcinsurance.com.au/using-your-insurance/documents-and-forms</a> for a copy of the Beneficiary Nomination Form.	

# Schedule

## Individual Benefit details

### The Life Insured

Name **Murray Robert Day**  
Date of Birth **22 September 1962**  
Smoking Status **Non Smoker**

### Details of Cover

The table below details Your cover from **25 March 2020**  
(provided all Premiums are paid)

Types of Insurance	Benefit/Premium Structure	Benefit \$	Monthly Premium \$	Termination Date	Inflation Linked
1. Life Cover Standard	Stepped Premium	287,516	139.08	15 Aug 2063	No

**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 we will pay a Benefit.**

# MLC Personal Protection Portfolio

## 2020 Review Schedule



### Policy Details

<b>The policy owner</b>	Benefits under this Policy will be paid to:	<b>Murray Robert Day</b>
<b>Policy number</b>	This number will help us find Your records:	<b>3621-4262C</b>
<b>Policy start date</b>	This Policy begins on:	<b>15 August 2011</b>
<b>Life insured</b>	This Policy provides cover for:	<b>Murray Robert Day</b>
<b>Premium payments</b>	Premiums are paid: Your Premium including a Monthly Policy fee of \$7.73 (ie the Policy fee is \$92.76 pa.) is:	<b>Monthly</b> <b>\$165.14</b>
<b>Review date</b>	Your Benefits and Premium are reviewed each year as at:	<b>15 August</b>
<b>State register</b>	This Policy is registered in: Stamp duty applicable has been paid.	<b>Queensland</b>



195/01/01 E-1067 8-4533 -9055 100300 IFM/ES2



### Beneficiary Nominations

We are pleased to advise we have recorded your preferred nominated beneficiary as follows

Name	Relationship	Percentage
Helen Day	Spouse	100.00%

Keeping your beneficiary nomination up to date ensures that if anything happens to you, your money's paid as you wish. You can change your beneficiary nomination by completing the Beneficiary Nomination Form available on [mlcinsurance.com.au](http://mlcinsurance.com.au) or you can call us for a copy of the form.

15/02/2011 E:106 S:4533 I:0066 100000 IPN:162



Individual Benefit Details

<b>The life insured</b>	Name	Murray Robert Day
	Date of Birth	22 September 1962
	Smoking Status	Non Smoker
<b>Details of cover</b>	The table below details Your cover from (provided all Premiums are paid)	15 August 2020

Types of insurance	Benefit/Premium Structure	Benefit \$	Monthly Premium \$	Termination Date	Inflation Linked
1. Life Cover Standard	Stepped Premium	287,516	157.41	15 Aug 2063	No

**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.

This annual review notice is subject to payment of all premiums due. If you have already received notice or receive a notice that your policy has been cancelled, the insurances set out in this notice ceased to be effective on the date of cancellation of your policy.

A request by you to reinstate your policy will be subject to payment of overdue premiums and may be subject to evidence of continued good health.