



Policy Schedule

No current policy for value but details of policy as such:

Effective Date: 06 September 2019

Policy Details:

Policy Number	93045661
Policy Owner(s)	Karen Lesley Cornwill Graham John Cornwill ATF The Cornwill Family Superannuation Fund
State Register	QLD
Policy Start Date	11/10/2013
Policy Expiry Date	11/10/2067
Annual Review Date	11 Oct each year
Premium Payment Date	18 Oct and 18th day of each month thereafter
Premium Frequency	Monthly

Insured Details	Name	Date of Birth	Smoker Status	Occupation Group
Life Insured	Karen Cornwill	01/11/1966	Non Smoker	A

Benefit Details	Type of Insurance	Premium Type	Benefit Amount	Start Date	Expiry Date	Frequency Premium
Lump Sum	Life Cover	Stepped	\$670,047	11/10/2013	11/10/2067	\$116.55
Total	Policy Fee					\$6.81
	Total Premium					\$123.36

Client service centre contact details	132 652
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The premium details in this Schedule will be valid until the next review date. This schedule is current as at the effective date shown, and replaces any schedule previously issued. You should refer to the Policy Document for full details of when we will pay a Benefit.

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LIFE INSURANCE

MLC Life Insurance Policy Schedule

This Policy Schedule replaces any previous Policy Schedules. Effective date 11 October 2020

Policy details

Policy Owner	Mr Graham Cornwill		
Policy Owner	Mrs Karen Cornwill		
Product name	MLC Insurance		
Policy number	93045661	Policy start date	11 October 2013
Annual renewal date	11 October	Monthly premium	\$145.03
Monthly policy fee	\$6.81	Stamp Duty state	QLD
Monthly Stamp Duty	\$0.00		

Life Insured Details

Life Insured

Life Insured	Mrs Karen Cornwill	Date of Birth	1 November 1966
Age next birthday	54	Occupation Class	A

What you're covered for

Mrs Karen Cornwill Life Insured

Benefit type	Premium structure	Benefit amount	Monthly Premium	Benefit expiry date	Smoker status	Inflation Linked
Life Cover	Stepped	\$703,550	\$138.22	11 October 2067	Non-smoker	Yes

Extra benefits (benefit details)

- Financial Planning included

The premium details in this Schedule will be valid until the next review date. This Schedule is current as at the effective date shown, and replaces any Schedule previously issued. You should refer to the Policy Document for full details of when we will pay a Benefit.

Keeping your nomination valid and up-to-date

It is important that you keep your beneficiary nomination up to date, taking into account changes in your personal circumstances.

Please speak with your advisor and read the latest PDS for your product for more information about nominating a beneficiary. You can change your beneficiary nomination by completing the Beneficiary Nomination Form. The PDS and form are available on mlclifeinsurance.com.au or you can call us for a copy.