

YOUR ONECARE ANNUAL SUMMARY



Mr J Greville and Mrs V Garrett
ATF Two Little Indians Super Fund
16 Crichton Street
YEERONGPILLY QLD 4105

**YOUR NEW MONTHLY
PREMIUM IS**
\$1,619.12
**THIS INCLUDES A
DISCOUNT OF \$84.79**

8 May 2020

Dear policy owners,

The anniversary of the start of your OneCare held through super insurance policy is 19 June 2020.

Each year before your policy anniversary we provide an Annual Summary to let you know about any changes to your policy, cover and premium. This information, with a breakdown of how your premium is calculated, is included in the enclosed Policy Schedule.

We have included information about the indexation increase to your cover to help you decide whether or not you wish to accept a higher amount insured. As the amount insured increases with indexation, your premium will usually also increase. See over for details.

NEXT STEPS: STAY PROTECTED 1-2-3

- 1 To ensure your cover continues to meet your needs review your Policy Schedule and the information on the following pages on Indexation.
- 2 If you are happy, you don't need to do anything. The changes will take effect from 19 June 2020.
- 3 Keep your Policy Schedule in a secure place.

WE'RE HERE TO HELP

Thank you for choosing OnePath.

If you have questions or changes, please contact us or your financial adviser, Daniel Prokopczak. For more information visit <http://www.onepath.com.au/covered-online.aspx>

Kind regards
Customer Services Team

YOUR COVER

See the enclosed Policy Schedule

POLICY OWNER(S)

James Greville
Victoria Garrett

FUND NAME

Two Little Indians Super Fund

POLICY NUMBER

1001161099

PAYMENT DUE

19 June 2020

LIFE INSURED

James Greville

QUESTIONS OR CHANGES?



Call us:

133 667 weekdays
8.30am to 6.00pm (AEST)



Email us:

customer.risk@onepath.com.au



Your Financial Adviser:

Daniel Prokopczak
0423827342

ABOUT YOUR COVER AND PREMIUM

Your premium and cover changes every year on your policy anniversary, which is 19 June. Your premium is calculated based on our premium rates, the amount and type of your cover, your age, premium type, and any discounts. It also includes the Policy Fee(s) applicable to your cover. Note that your premium will reflect the indexation increase to your cover.

YOUR PAYMENT

We will automatically deduct \$1,619.12 from your nominated account on 19 June 2020.

If you are considering cancelling your cover, you should be aware of the risks. This includes having no cover if an insurable event occurs. Also, if you are considering cancelling your cover and replacing it with another policy with us or another insurer, you may not be able to get cover on the same terms, or at all, or you may have to pay a higher premium if your health has changed. The same may apply if you cancel your cover and at a later time apply again for cover.

If you need assistance with paying your premiums or adjusting your cover, call us on 133 667 or contact your financial adviser, Daniel Prokopczak. We're flexible and we may be able to help.

NEED TO CLAIM?

Call 1300 555 250
or contact your
financial adviser

CUSTOMER STORY - ONE LESS THING TO WORRY ABOUT*

Warren[^], 58 retired from work and couldn't wait to enjoy the good life in his beach-side home town.

His only health complaint in 58 years had been high blood pressure, which he had under control with the help of medication. He considered OneCare Life and Trauma Cover more a luxury than a necessity, but his plans for an overseas trip with his wife led to a routine check-up at his GP, which in turn led to a series of tests, scans and eventually a biopsy, which revealed that he had prostate cancer.

Warren lodged a Trauma claim and subsequently received a lump sum payment to assist with his recovery.

* This case study is shown for illustrative purposes only and is not a prediction or estimate of a benefit that may be payable to you.

[^] Name, age and occupation have been changed to protect the claimant's identity.

Earn Qantas Points with your policy

If you're a Qantas Frequent Flyer member, you can earn 1 Qantas Point per dollar of premium paid on your eligible policy. Not a Qantas Frequent Flyer member? OnePath have arranged to waive the join fee for eligible policy holders if you join at qantas.com/onepathjoin[^]. To start earning points, go to onepath.com.au/qff and enter your Qantas Frequent Flyer membership number.



Important Information

[^] You must be a Qantas Frequent Flyer member and correctly register your Qantas Frequent Flyer membership details with OnePath Life to start earning Qantas Points on eligible premiums you pay. A joining fee usually applies, however OnePath Life are offering complimentary membership to eligible policy holders. This complimentary offer may be withdrawn at any time. Membership and Qantas Points are subject to Qantas Frequent Flyer program terms and conditions. Qantas Points accrue in accordance with and subject to the 'OnePath and Qantas Frequent Flyer Rewards terms and conditions'. Eligible policies are OneCare, OneCare Super and SmartCare. The maximum number of points you can earn on eligible policies is capped at 20,000 points per year, per policy.

INDEXATION

To help your insurance keep up with the rising cost of living the amount insured increases automatically at each policy anniversary. This is called indexation. This year's increase is 5.0% for Life, TPD, Trauma, Extra Care and Child Cover. These changes will take place on 19 June 2020.

Indexation will affect your premium. As the amount insured increases due to indexation, your premium will usually increase. In some cases your premium may reduce if your increased amount insured moves your cover to a higher discount band.

Below is a summary of your cover and premiums with indexation, and without indexation. You may decline indexation on all or some covers on your policy.

Cover	With Indexation		Without Indexation	
	Amount Insured	Monthly Premium	Amount Insured	Monthly Premium
James Greville				
Life Cover	\$3,591,707	\$848.70	\$3,420,674	\$808.49
TPD Cover (Working)	\$3,591,707	\$770.42	\$3,420,674	\$733.92

**WE'RE
FLEXIBLE**

Amend your cover and premium or the way you pay.

ACCEPT OR DECLINE INDEXATION

To accept indexation:

You don't need to do anything. Indexation will automatically increase the amount insured on 19 June 2020.

To decline indexation:

Speak to your financial adviser or our Customer Services Team on 133 667, weekdays 8.30am to 6.00pm (AEST) by 19 July 2020.

Important Information

OneCare held through super is issued by OnePath Life Limited (ABN 33 009 657 176 AFSL 238341) (OnePath Life).

This information is of a general nature and has been prepared without taking account of your objectives, financial situation and needs. You should consider whether the information is appropriate for you having regard to your objectives, financial situation and needs. OnePath recommends you read the enclosed information and the OneCare PDS before deciding whether to continue to hold this product.



OnePath Life Limited
ABN 33 009 657 176 AFSL 238341
onpath.com.au

DATE

8 May 2020

YOUR POLICY SUMMARY

Policy number: 1001161099

Policy owner(s):
James Greville
Victoria Garrett

Fund name:
Two Little Indians Super Fund

Policy start date: 19 June 2008

Policy anniversary date: 19 June

ONECARE POLICY SCHEDULE

	First name	Surname	Date of birth	Gender
Life/lives insured:	James	Greville	12 July 1966	Male
Monthly premium before discount(s)*:				\$1,703.91
Discount(s) - Package:				\$84.79
Monthly premium after discount(s)*:				\$1,619.12
Includes:				
Policy Fee(s)*:				\$8.18

*Includes stamp duty and frequency loading if applicable.

If you pay premiums by instalment (either half yearly or monthly), we levy a frequency loading to cover the cost of administration. If you want to change your method of payment, please call Customer Services on 133 667.

You should keep this Policy Schedule in a secure place, along with your other insurance policy documents, as they will be required when you make a claim. If you lose the Policy Schedule, Policy Terms or any of your other insurance documents you can contact us for a replacement copy. We may charge a fee to cover our costs in issuing a replacement. The amounts insured under this policy are subject to the Policy Schedule, Policy Terms and any other notice issued by us to you. OnePath Life Limited (ABN 33 009 657 176, AFSL 238341) ('OnePath Life') is the issuer of the product.

XPREFL0023

ONECARE POLICY SCHEDULE

DATE

8 May 2020

POLICY NUMBER

1001161099

Life Insured: James Greville

LIFE COVER WITH OPTIONAL TPD COVER

Cover type	Amount insured	Monthly premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$3,591,707	\$848.70	Yes	19 June 2008	18 June 2097
TPD Cover (Working)	\$3,591,707	\$770.42	Yes	19 June 2008	18 June 2032

Options

Benefit payment type: Lump sum
Premium type: Stepped premium
Occupation category†: I
TPD definition: Any Occupation
Smoker†: No

Optional extras

Premium Waiver Disability Option: No
Business Guarantee Option: No
Double TPD Option: No

† Last recorded details. If any of this information has changed, you can let us know by contacting Customer Services on 133 667.