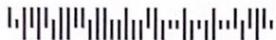




Asteron Life Complete Statement



000279

Dail And Chris Kim
Dk Superannuation Fund
1038 Lakeview Terrace
BENOWA QLD 4217

8 November 2022

Dear Policy Owner

This is your insurance policy statement.

Your policy provides the opportunity to increase your cover from the upcoming policy anniversary to protect against inflation. The Benefit Table in this notice shows the cover and premium details if you wish to accept or decline the increase. The account from which it will be deducted is shown below.

As premiums are being deducted from your account **there is no need to send any payment.**

We take this opportunity to thank you for allowing us to provide your valuable cover. Asteron Life has a proud history of providing protection and financial security and we look forward to continuing our association with you for years to come.

If you wish to decline the increase in cover please contact us. We'll be happy to help.

Yours sincerely
Asteron Life Customer Service

Handwritten notes:
Thanks
Dail
Chris
Kim
for the year

Policy Number

E3047738

Cover

Life
TPD

Insured Person

Mr Dail Kim

Policy Owner

Dk Superannuation Fund

Important Dates

- Policy anniversary
9 December each year
- Policy commencement
09/12/2013

Your Adviser

Mr Mitchell Hockley #
07 5585 3900

Customer Service

1800 221 727 8am-6pm
07 3325 8500

Internet

www.asteronlife.com.au

► See your Policy Benefits and Features over

Amount debited from your credit card ending with the numbers 114 each year. **Card Expiry Date is 01/24.**

\$4,238.44

When calculating the premiums on this policy, Asteron has taken into account there are other current policies on your life.

Please notify Asteron Life if the credit card number or Expiry Date change.

Please turn over for important information

Customer Service GPO Box 68, Sydney NSW 2001
Ph: 1800 221 727 or 07 3325 8500 8am to 6pm AEST Mon to Fri
Fax: 1300 766 833
Email: life_customerservice@asteronlife.com.au ✓
Web: www.asteronlife.com.au

Asteron Life Complete
Statement



Policy Number

E3047738



Benefits and Features

- Level Premium to Age 65
- Guaranteed Future Insurability
- Limited Death Benefit

Optional Benefits

<input checked="" type="checkbox"/>	Waiver of Premium
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Benefit Table

	If you decline Automatic Increase		If you accept Automatic Increase		Expiry Date
	Sum Insured	Yearly Premium	Sum Insured	Yearly Premium	
Life Cover	\$1,407,099	\$1,293.01	\$1,477,454	\$1,421.47	09/12/2078
TPD Stand Alone - Own occupation definition	\$1,829,230	\$2,316.77	\$1,920,691	\$2,584.38	09/12/2078
Policy Fee		\$0.00		\$0.00	
Stamp Duty		\$208.51		\$232.59	
Total		\$3,818.29		\$4,238.44	

When calculating the premiums on this policy, Asteron has taken into account there are other current policies on your life.

* Please note, your Policy is subject to revised terms, if you require full details regarding these terms please refer to your original Policy Schedule and Document.



Asteron Life Complete Statement



000266

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Mr Dail Kim
3/1 Station Street
NERANG QLD 4211

9/1/22

8 November 2022

Dear Mr Kim

This is your insurance policy statement.

Your policy provides the opportunity to increase your cover from the upcoming policy anniversary to protect against inflation. The Benefit Table in this notice shows the cover and premium details if you wish to accept or decline the increase. The account from which it will be deducted is shown below.

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We take this opportunity to thank you for allowing us to provide your valuable cover. Asteron Life has a proud history of providing protection and financial security and we look forward to continuing our association with you for years to come.

If you wish to decline the increase in cover please contact us. We'll be happy to help.

Yours sincerely
Asteron Life Customer Service

Policy Number

E3047737

Cover

Life
TPD

Insured Person

Mr Dail Kim

Policy Owner

Mr Dail Kim

Important Dates

- Policy anniversary
9 December each year
- Policy commencement
09/12/2013

Your Adviser

Mr Mitchell Hockley #
07 5585 3900

Customer Service

1800 221 727 8am-6pm
07 3325 8500

Internet

www.asteronlife.com.au

► See your Policy Benefits and Features over

Amount debited from your credit card ending with the numbers 114 each year. Card Expiry Date is 01/24.

\$1,926.39

When calculating the premiums on this policy, Asteron has taken into account there are other current policies on your life.

Please notify Asteron Life if the credit card number or Expiry Date change.

Please turn over for important information

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Web: www.asteronlife.com.au

Asteron Life Complete
Statement



Policy Number

E3047737



Benefits and Features

<ul style="list-style-type: none"> • Stepped Premium • Guaranteed Future Insurability 	<ul style="list-style-type: none"> • Limited Death Benefit
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Optional Benefits

<input checked="" type="checkbox"/>	Healthy Life Option	
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Benefit Table

	If you decline Automatic Increase		If you accept Automatic Increase		Expiry Date
	Sum Insured	Yearly Premium	Sum Insured	Yearly Premium	
Life Cover	\$956,828	\$547.02	\$1,004,669	\$574.37	09/12/2078
TPD Stand Alone - Own occupation definition	\$956,828	\$1,181.32	\$1,004,669	\$1,240.39	09/12/2078
Policy Fee		\$0.00		\$0.00	
Stamp Duty		\$106.32		\$111.63	
Total		\$1,834.66		\$1,926.39	

When calculating the premiums on this policy, Asteron has taken into account there are other current policies on your life.

* Please note, your Policy is subject to revised terms, if you require full details regarding these terms please refer to your original Policy Schedule and Document.

Special Conditions on the policy

We have discounted your Life Cover premium by 10% as you have been accepted into the Healthy Life Option.

We have discounted your premium by 5% as you have two or more policies of a different type with us.

Asteron Life Complete Nominated Beneficiaries



Insured Person
Mr Dail Kim

Policy Owner
Mr Dail Kim



Mr Dail Kim
3/1 Station Street
NERANG QLD 4211

Dear Mr Kim

8 November 2022

By nominating beneficiaries you are directing where the benefits under this policy are to be paid in the unfortunate event of your death. To ensure that we pay these benefits to whom you intend, it is important that our information is correct.

Please refer to the table below marked Nominated Beneficiary details as this displays the current beneficiaries you have nominated under this policy. If this information is correct, you do not have to do anything. Your current nominations will not change.

If your nominations require alteration, please complete the form overleaf and return to us:

Asteron Life Customer Service, GPO Box 68, Sydney NSW 2001.

To assist in identifying the correct beneficiary and avoid any confusion at the time of claim, please ensure the full details are provided, including the complete name and address and that the total equals 100%. You can nominate up to 10 beneficiaries, which are required to be either an individual, company or registered charity.

We will confirm in writing that the alteration has become effective.

Yours sincerely
Asteron Life Customer Service

Nominated Beneficiary details

Name of Nominated Beneficiary	Relationship to Policy Owner	Date of birth of Beneficiary	Proportion of Sum Insured
Dail Kim	Estate	24/10/1979	100.00%
Total			100.00%

TAL Life Limited ABN 70 050 109 450 AFSL 237848 (TAL Life) is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). The different entities of TAL group of companies are not responsible for, or liable in respect of, products and services provided by the other.

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Asteron Life Complete Statement



000268

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Mr Dail Kim
3/1 Station Street
NERANG QLD 4211

8 November 2022

Dear Mr Kim

This is your insurance policy statement.

Your policy provides the opportunity to increase your cover from the upcoming policy anniversary to protect against inflation. The Benefit Table in this notice shows the cover and premium details if you wish to accept or decline the increase. The account from which it will be deducted is shown below.

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We take this opportunity to thank you for allowing us to provide your valuable cover. Asteron Life has a proud history of providing protection and financial security and we look forward to continuing our association with you for years to come.

If you wish to decline the increase in cover please contact us. We'll be happy to help.

Yours sincerely
Asteron Life Customer Service

Policy Number

E3047739

Cover

Trauma

Insured Person

Mr Dail Kim

Policy Owner

Mr Dail Kim

Important Dates

- Policy anniversary
9 December each year
- Policy commencement
09/12/2013

Your Adviser

Mr Mitchell Hockley #
07 5585 3900

Customer Service

1800 221 727 8am-6pm
07 3325 8500

Internet

www.asteronlife.com.au

▶ See your Policy Benefits
and Features over

Amount debited from your credit card ending with the
numbers 114 each year. **Card Expiry Date is 01/24.**

\$1,893.01

Please notify Asteron Life if the credit card number or Expiry Date change.

Please turn over for important information

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Email: life_customerservice@asteronlife.com.au
Web: www.asteronlife.com.au

Asteron Life Complete
Statement



Policy Number

E3047739



Benefits and Features

<ul style="list-style-type: none"> • Level Premium to Age 65 • Guaranteed Future Insurability 	<ul style="list-style-type: none"> • Limited Death Benefit
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Optional Benefits

<input checked="" type="checkbox"/>	Waiver of Premium	
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Benefit Table

	If you decline Automatic Increase		If you accept Automatic Increase		Expiry Date
	Sum Insured	Yearly Premium	Sum Insured	Yearly Premium	
Trauma Plus Stand Alone	\$281,419	\$1,576.77	\$295,490	\$1,736.71	09/12/2053
Policy Fee		\$0.00		\$0.00	
Stamp Duty		\$141.91		\$156.30	
Total		\$1,718.68		\$1,893.01	

* Please note, your Policy is subject to revised terms, if you require full details regarding these terms please refer to your original Policy Schedule and Document.

Asteron Life Complete Nominated Beneficiaries



Insured Person
Mr Dail Kim

Policy Owner
Mr Dail Kim



Mr Dail Kim
3/1 Station Street
NERANG QLD 4211

Dear Mr Kim

8 November 2022

By nominating beneficiaries you are directing where the benefits under this policy are to be paid in the unfortunate event of your death. To ensure that we pay these benefits to whom you intend, it is important that our information is correct.

Please refer to the table below marked Nominated Beneficiary details as this displays the current beneficiaries you have nominated under this policy. If this information is correct, you do not have to do anything. Your current nominations will not change.

If your nominations require alteration, please complete the form overleaf and return to us:

Asteron Life Customer Service, GPO Box 68, Sydney NSW 2001.

To assist in identifying the correct beneficiary and avoid any confusion at the time of claim, please ensure the full details are provided, including the complete name and address and that the total equals 100%. You can nominate up to 10 beneficiaries, which are required to be either an individual, company or registered charity.

We will confirm in writing that the alteration has become effective.

Yours sincerely
Asteron Life Customer Service

Nominated Beneficiary details

Name of Nominated Beneficiary	Relationship to Policy Owner	Date of birth of Beneficiary	Proportion of Sum Insured
Dail Kim	Estate	24/10/1979	100.00%
Total			100.00%

TAL Life Limited ABN 70 050 109 450 AFSL 237848 (TAL Life) is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). The different entities of TAL group of companies are not responsible for, or liable in respect of, products and services provided by the other.

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Web: www.asteronlife.com.au

Asteron Life Complete Statement



000269

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Mr Dail Kim
3/1 Station Street
NERANG QLD 4211

8 November 2022

Dear Mr Kim

This is your insurance policy statement.

Your policy provides the opportunity to increase your cover from the upcoming policy anniversary to protect against inflation. The Benefit Table in this notice shows the cover and premium details if you wish to accept or decline the increase. The account from which it will be deducted is shown below.

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If you wish to decline the increase in cover please contact us. We'll be happy to help.

Yours sincerely
Asteron Life Customer Service

9th December

Policy Number

E3047740

Cover

Income Protection

Insured Person

Mr Dail Kim
Occupation Code A1

Policy Owner

Mr Dail Kim

Important Dates

- Policy anniversary
9 December each year
- Policy commencement
09/12/2013

Your Adviser

Mr Mitchell Hockley #
07 5585 3900

Customer Service

1800 221 727 8am-6pm
07 3325 8500

Internet

www.asteronlife.com.au

▶ See your Policy Benefits and Features over

Amount debited from your credit card ending with the numbers 114 each year. **Card Expiry Date is 01/24.**

\$8,951.33

Please notify Asteron Life if the credit card number or Expiry Date change.

Please turn over for important information

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Web: www.asteronlife.com.au

Asteron Life Complete
Statement



Policy Number

E3047740



Benefits and Features

<ul style="list-style-type: none"> • Level Premium to Age 65 • 3 Tier Definition • Guaranteed Future Insurability 	<ul style="list-style-type: none"> • Death Benefit • Agreed Value Contract
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Optional Benefits

<input checked="" type="checkbox"/> SuperSaver Option	<input checked="" type="checkbox"/> Increasing Claim Option
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Benefit Table

	If you decline Automatic Increase		If you accept Automatic Increase		Expiry Date
	Monthly Benefit	Yearly Premium	Monthly Benefit	Yearly Premium	
Income Protection Plus - Benefit Period to age 65 - Waiting Period 30 days	\$13,528	\$7,247.80	\$13,934	\$7,608.35	09/12/2043
SuperSaver Option	\$901	\$482.94	\$928	\$506.96	09/12/2043
Policy Fee		\$96.92		\$96.92	
Stamp Duty		\$704.49		\$739.10	
Total		\$8,532.15		\$8,951.33	