

Memorandum of Alteration

Effective Date: 15 October 2021

This Memorandum of Alteration forms part of your plan. Please attach this Memorandum to your Certificate and Plan Rules, and keep it in a safe place, with any previous Increases, Schedules or Memorandums of Alteration.

The details in this Memorandum will replace corresponding details shown on any previous Schedule or Memorandum of Alteration.

Plan details

Plan owner	V Hyde-Smith Pvt LTD Atf Vhs Sf
Plan name	Flexible Lifetime® – Protection Plan
Plan number	NT5216521Y
Insured person(s)	Ross Henry Hyde-Smith
Table	CCI
Register	-New South Wales
Class of business	Ordinary

Benefits

Insured Person(s)	Date of Birth	Benefit	Insured Amount \$	CPI
Ross Henry Hyde-Smith	21/04/1965	Death Benefit	650,000.00	Y
		Total and Permanent Disablement Benefit	650,000.00	Y

- The premium includes stamp duty if applicable

Premium

Premium amount	\$540.25
Includes stamp duty	\$14.62
Consumer Price Indexation (CPI)	Y

- The premium including stamp duty if applicable (see Schedule and Clause 2) will, from the effective date, be based on the benefits applying for each of the insured persons under this plan. We generally apply increases to your premium each year on your plan anniversary. However, the total amount you are required to pay may change between anniversaries as a result of you increasing the amount of insurance on your plan and / or due to changes in the stamp duty amount payable.
- Stamp duty is a State/Territory Government levy payable on certain types of insurance cover and may be included within your insurance premium or be an additional amount payable. If the stamp duty amount is an additional amount, it will be shown separately on your next statement. Stamp duty may vary due to changes imposed by the State/Territory Revenue Office, or if you change State/Territory. Please inform us of any corrections or changes to the insured person's address.

Signed at Sydney on 11/11/2021



Steve Vaid
Director Client Services