

# Term Life

## Review of your premium



001804 000



D & J & B & N Crofts Atf  
 D & J Crofts Superannuation Fund  
 18 Hawkesbury Retreat  
 ATWELL WA 6164

Date	21 January 2023
Policy Owner	D & J Crofts Superannuation Fund
Insured Person	Darren Crofts
Policy Number	81296396
Policy Anniversary	10 March 2023
Premium Basis	Level

Dear Policy Owner,

### Changes to your premiums

As a valued customer, we're writing to let you know that we have reviewed our premium rates and they will be increasing soon. As a result, your premiums will increase.

We've worked hard to keep any premium increases as small as possible, but due to factors such as rising business and future claim costs (occurring across the industry), we have adjusted the underlying premium rates, which means your premiums will increase. Increasing premium rates is important so we can continue to support our customers when they need us most at claim time.

### The importance of being covered

As a loyal customer since 2006, we know you value your cover and the peace of mind it may provide. Every day our claims team sees the reality of this brought to life, paying out \$2.7 billion in claims last financial year. We provided support to 39,628 customers and their families who have been impacted by various conditions including cancer, injuries, fractures and heart attacks\*.

### Your new premiums

Your current yearly total premium payable is \$7,717.18. On 10 March 2023, your yearly premium will change as outlined in the following table and will be included in your upcoming annual statement.

Benefit/s	Your Sum Insured and new premium without automatic indexation increase		Your new Sum Insured and premium with automatic indexation increase	
	Sum Insured	Yearly Premium	Sum Insured	Yearly Premium
Benefit				
Term Life cover	\$1,979,929	\$3,987.12	\$2,124,464	\$3,720.54
TPD	\$1,979,929	\$4,865.58	\$2,124,464	\$5,952.05
- Single payout with any occupation definition				
Policy Fee		\$96.92		\$96.92
<b>Total</b>		<b>\$8,949.62</b>		<b>\$9,769.51</b>