Asteron Life Complete Statement





9 November 2020

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 table on the reverse of 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 **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 Khane Duncan 02 6652 6977

Customer Service



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 01/21.

\$1,345.06

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.

Asteron Life & Superannuation Limited ABN 87 073 979 530, AFSL 229880 (Asteron) is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). The obligations of the different entities of TAL are not guaranteed by other entities.

Customer Service GPO Box 68, Sydney NSW 2001 Ph: 1800 221 727 or 07 3325 8500 8am to 6pm EST

Fax: 1300 766 833 Email: life_customerservice@asteronlife.com.au

Web: www.asteronlife.com.au

Asteron Life Complete Statement

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E3047737

Benefits and Features

Stepped Premium	Limited Death Benefit
Guaranteed Future Insurability	

Optional Benefits

~	Healthy Life Option	

Benefit Table		If you decline Automatic Increase		If you accept Automatic Increase	
	Sum Insured	Yearly Premium	Sum Insured	Yearly Premium	nian et
Life Cover	\$911,265	\$433.80	\$956,828	\$455.49	09/12/2078
TPD Stand Alone - Own occupation definition	\$911,265	\$777.26	\$956,828	\$816.12	09/12/2078
Policy Fee		\$0.00		\$0.00	
Stamp Duty		\$69.95	real to the	\$73.45	Wint to Delife
Total		\$1,281.01		\$1,345.06	

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

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.

^{*} 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.

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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 Khane Duncan 02 6652 6977

Customer Service

\$\square\$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 01/21.

\$1,482.49

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

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Benefits and Features

Level Premium to Age 65
Guaranteed Future Insurability

Limited Death Benefit

Optional Benefits

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Benefit Table		decline c Increase	If you accept Automatic Increase Expiry Date		
actived recreased by	Sum Insured	Yearly Premium	Sum Insured	Yearly Premium	
Trauma Plus Stand Alone	\$268,019	\$1,250.93	\$281,420	\$1,360.08	09/12/2053
Policy Fee	piodenn Wite	\$0.00	ividal tolyint	\$0.00	on Funcia de de a
Stamp Duty		\$112.58	And the second of the second	\$122.41	- Auf
Total	and an Wald	\$1,363.51	anda revon ni	\$1,482.49	minan of days, inv

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