



021 01324

MR CHRISTOPHER & MRS JOANNE GRAVES ATF
THE C & J GRAVES SUPER FUND
111 HILLSIDE ROAD
AVOCA BEACH NSW 2251

22 April 2020

Your valuable cover remains secure

This letter provides you with important information about your CommInsure Total Care Plan policy. It's important that you read and understand the policy document for full terms and conditions of the benefits that apply to you because this letter is only a summary of your policy details.

No one knows what's ahead today or tomorrow or in 12 months' time. That's why your choice to protect your financial future through your CommInsure Total Care Plan policy is likely one of the most important decisions you've ever made.

As a reward for your loyalty we give you additional cover at no extra cost to you. See the final page for details.

What you need to know

- Because you pay by direct debit, payment is automatic and you don't need to do anything to remain protected.
- Please read this letter including the section regarding your premium and indexation on the next page and keep this letter for future reference. Please also read any flyers we have included, these are designed to help you.


Policy owner(s)
**Mr Christopher & Mrs Joanne Graves
ATF**


Policy type
Total Care Plan

Policy number
01870977

Policy anniversary date
15 May 2020

Monthly premium
\$249.78


Customer Service Centre
Phone: 13 1056
Fax: 1300 852 076
Monday to Friday
8.00 am - 8.00 pm (AEST/ADST)


**PO Box 320
Silverwater NSW 2128**


commbank.com.au

Your financial adviser
**Gregory Cook
02 9460 2288**

**In 2019 we paid
around \$980 million
in claims under our
retail, direct and
group insurance
policies.**

Premium rate increases

We can at any time change our stepped or level premium rates for all our policy owners. If we increase premium rates, we'll tell you before it happens.

If we can help you in any way, please contact our Customer Service Centre or your financial adviser at the numbers provided. If you have a complaint please refer to 'How to make a complaint' in our PDS. This is available from **www.commbank.com.au/insurance/brochures-forms.html** and scroll down to the Life Insurance section. For advice related questions or complaints please contact your financial adviser or Fortnum Private Wealth Pty Ltd.

Thank you for choosing CommInsure. We look forward to protecting your financial security again this year.

Yours sincerely,
Customer Service Team



Your policy summary

Policy owner(s)	Mr Christopher & Mrs Joanne Graves ATF
Policy number	01870977
Date insured from	15 May 2012
Policy anniversary date	15 May 2020
Premium type*	Stepped
Monthly premium	\$249.78

This amount includes your premium, indexation, policy fee and stamp duty, less any discounts you're eligible for.

As you have opted to receive indexation on your policy, your benefits stated below have been increased by 3.00% indexation. This affects your premium, if you don't want indexation applied to your policy, please call us.

As you have chosen to pay stepped premium rates, your premium rate will generally be higher as you get older.

Life insured	J J Graves
Smoking status	Non-smoker
Life Care	This cover pays a lump sum benefit if you die or become terminally ill.
Cover amount	\$967,027.00
Cover expiry date	15 May 2068
Loyalty Bonus benefit	\$48,351.35

The Loyalty Bonus benefit amount is added to the amount paid.

* **Premium type descriptions**

Stepped - your annual premium increases as the life insured gets older. We calculate the premium according to the life insured's age on each policy anniversary date.

Level - your premium rate doesn't increase as the life insured gets older. The level premium rate is calculated according to the life insured's age on the date cover started. We change your premium rate to 'stepped' on and from the policy anniversary date before the life insured's 65th birthday.

Loyalty Bonus benefit

You've now held this policy for five consecutive years, so to reward your loyalty we will increase the benefit that may become payable under your policy by five per cent at no additional cost to you.



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Policy owner(s)
**Mr Christopher & Mrs Joanne Graves
ATF**


Policy type
Total Care Plan


Policy number
01870972

Policy anniversary date
15 May 2020

Monthly premium
\$1,009.70


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Phone: 13 1056
Fax: 1300 852 076
Monday to Friday
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Yours sincerely,
Customer Service Team



Your policy summary

Policy owner(s)	Mr Christopher & Mrs Joanne Graves ATF
Policy number	01870972
Date insured from	15 May 2012
Policy anniversary date	15 May 2020
Premium type*	Stepped
Monthly premium	\$1,009.70

This amount includes your premium, indexation, policy fee and stamp duty, less any discounts you're eligible for.

As you have opted to receive indexation on your policy, your benefits stated below have been increased by 3.00% indexation. This affects your premium, if you don't want indexation applied to your policy, please call us.

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Life insured	C R Graves
Smoking status	Non-smoker
Life Care	This cover pays a lump sum benefit if you die or become terminally ill.
Cover amount	\$967,027.00
Cover expiry date	15 May 2064
Loyalty Bonus benefit	\$48,351.35
The Loyalty Bonus benefit amount is added to the amount paid.	
TPD Cover	This cover pays you a lump sum benefit if you're totally and permanently disabled due to illness or injury up to the policy anniversary before the life insured's 65th birthday. After this date you're covered for 'loss of independent existence' (LOIE) only. LOIE is explained in the Product Disclosure Statement and Policy Document.
Cover amount	\$967,027.00
Cover expiry date	15 May 2045
Loyalty Bonus benefit	\$48,351.35
The Loyalty Bonus benefit amount is added to the amount paid.	

* Premium type descriptions

Stepped - your annual premium increases as the life insured gets older. We calculate the premium according to the life insured's age on each policy anniversary date.

Level - your premium rate doesn't increase as the life insured gets older. The level premium rate is calculated according to the life insured's age on the date cover started. We change your premium rate to 'stepped' on and from the policy anniversary date before the life insured's 65th birthday.

Loyalty Bonus benefit

You've now held this policy for five consecutive years, so to reward your loyalty we will increase the benefit that may become payable under your policy by five per cent at no additional cost to you.



021 01395

MR CHRISTOPHER & MRS JOANNE GRAVES ATF
THE C & J GRAVES SUPER FUND
111 HILLSIDE ROAD
AVOCA BEACH NSW 2251

26 April 2019

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Yours sincerely,
Customer Service Team

Policy owner(s)
**Mr Christopher & Mrs Joanne Graves
ATF**

Policy type
Total Care Plan

Policy number
01870972

Policy anniversary date
15 May 2019

Monthly premium
\$839.72

Customer Service Centre
Phone: 13 1056
Fax: 1300 852 076
Monday to Friday
8am - 8pm (Sydney time)

PO Box 320
Silverwater NSW 2128

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Your financial adviser
Gregory Cook
07 3164 6222

**In 2017, we paid over
\$1 billion in claims
under our retail, direct
and group insurance
policies.**

Policy owner(s) Mr Christopher & Mrs Joanne Graves ATF

Policy number 01870972

Date insured from 15 May 2012

Policy anniversary date 15 May 2019

Premium type Stepped

Monthly premium \$839.72

This amount includes your premium, indexation, policy fee and stamp duty, less any discounts you're eligible for.

As you have opted to receive indexation on your policy, your benefits stated below have been increased by 3.00% indexation. This affects your premium, if you don't want indexation applied to your policy, please call us.

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(was \$699.74)
15.5.18 to 15.5.19

Life insured C R Graves

Life Care This cover pays a lump sum benefit if you die or become terminally ill.

Cover amount \$938,862.00

Cover expiry date 15 May 2064

Loyalty Bonus benefit \$46,943.10

The Loyalty Bonus benefit amount is added to the amount paid.

TPD Cover This cover pays you a lump sum benefit if you're totally and permanently disabled due to illness or injury up to the policy anniversary before the life insured's 65th birthday. After this date you're covered for 'loss of independent existence' (LOIE) only. LOIE is explained in the Product Disclosure Statement and Policy Document.

Cover amount \$938,862.00

Cover expiry date 15 May 2045

Loyalty Bonus benefit \$46,943.10

The Loyalty Bonus benefit amount is added to the amount paid.



021 01394

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26 April 2019

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Customer Service Team

Policy owner(s)
**Mr Christopher & Mrs Joanne Graves
ATF**

Policy type
Total Care Plan

Policy number
01870977

Policy anniversary date
15 May 2019

Monthly premium
\$215.45

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Policy owner(s)	Mr Christopher & Mrs Joanne Graves ATF
Policy number	01870977
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Policy anniversary date	15 May 2019
Premium type	Stepped
Monthly premium	\$215.45

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Life insured	J J Graves
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Cover amount	\$938,862.00
Cover expiry date	15 May 2068
Loyalty Bonus benefit	\$46,943.10
The Loyalty Bonus benefit amount is added to the amount paid.	

Loyalty Bonus benefit

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The benefits of maintaining your cover

By maintaining your policy you have continuity of valuable protection cover. If you are considering changes to your cover or cancelling your cover altogether you should be aware of the following important information.

- If you are having difficulty meeting your premium payments or would like to change the terms of your policy there are a number of options that can be considered. Please contact your financial adviser or call us to discuss your options.
- Should you choose to replace your policy with another insurer, you may be required to go through underwriting and new medical checks and may not be offered the same cover.
- Should you choose to cancel your cover and be uninsured, you will not be able to make a claim for an illness or injury that occurs after the policy is cancelled.