



6 August 2021

POLICY OWNER(S)

Walter Abhayaratna

Katrina Abhayaratna

POLICY NUMBER

1007374172

LINKED POLICY

1007374159

Mrs K Abhayaratna & Mr W Abhayaratna
ATF The Abhayaratna Family Super Fund
33 Endeavour Street
RED HILL ACT 2603

Thank you for trusting OnePath Life to protect what matters to you.

Dear Walter and Katrina,

We know that choosing your life insurance is an important and complex decision. With the help of your financial adviser Jamie Lewis, you've taken a significant step towards financial security by choosing to be covered with your OneCare held through super policy.

It's good to know you've now got protection you can count on when you need it most. At OnePath Life, we've been helping Australians for more than 140 years.

We've got you covered

Your OneCare held through super policy started on 6 August 2021. Here is a summary of some of your cover. For a complete view of your insurance, please access the attached Policy Schedule.



Katrina
you are now insured for

Life Cover	\$1,000,000
Total & Permanent Disability Cover	\$500,000

What's included in this Welcome Pack

- ✓ Your Policy Schedule
- ✓ A quick summary of your cover
- ✓ The benefits of being a OnePath Life customer
- ✓ How to get more from your policy

What you need to do

- ✓ Read this pack to check everything is correct
- ✓ Call us on 133 667 if anything is missing or incorrect
- ✓ Review the claims process, which you can also find in your Policy Schedule
- ✓ File your Policy Schedule in a safe place (we recommend keeping it with other important documents, such as estate records or your will)

Your annual premium is

\$2,554.46

Payment method

Annual Direct Debit



Call us: 133 667



Email us: customer.risk@onepath.com.au



Your Financial Adviser: Jamie Lewis
Phone: 0414488655

Important things to remember



What you need to know about your duty of disclosure

What is your duty of disclosure?

When you applied for this policy, you were asked to answer a range of questions about your health, pastimes and medical history. These questions were designed to provide us with information we needed to assess the risk of you claiming.

Your responsibility to provide accurate and truthful information during this process is called the **duty of disclosure**. You have a duty to tell us **anything you know, or could reasonably be expected to know**, that may affect our decision to insure you and on what terms.

We rely on this information because it impacts whether we can offer you cover, what the terms of that cover will be, and how much that cover will cost.

What does the duty of disclosure give you?

Disclosure provides certainty. You generally only need to do it once - when you buy your cover for the first time, right up until we issue the policy. If things change between your application and the policy being issued, further disclosure may be needed. After that, however, **we can't change what you're covered for**. This is called guaranteed renewability.

In other words, you've locked in the value of your insurance from day one.

If you've met your duty of disclosure, and your claim meets the definition in your policy, your claim will generally be accepted. Simply put, disclosure means **you can be confident there'll be no surprises if you need to claim**.

What happens if you don't meet your duty of disclosure?

You may have forgotten to tell us something, or you may have left something out during the application process. If this missing information isn't related to your claim, **and** we still would've covered you on the same terms if we knew this information, there may be no impact on the claim at all.

However, if we wouldn't have accepted your cover on the same terms if we knew that information, we may not pay your claim, pay only a portion of your claim, or vary or cancel your cover.

Make sure you've locked in the value of your insurance from day one, so you can be confident there'll be no surprises if you need to claim.

Speak to your financial adviser Jamie Lewis on 0414488655, or call us 133 667 if you want to discuss your policy. We're here to help.

If you want to know more about your duty of disclosure, please refer to your PDS.

If you want to know more about the power of full disclosure, how disclosure locks in value, as well as the benefit of guaranteed renewability, visit onepathclarity.com.au/go/control



We're in the business of paying claims

It's our job to be there for you when you need to make a claim, to provide you with complete support when it matters most.

It's why we pay over 9 of every 10 claims[^] we get – because we're in the business of paying claims.

Visit onepathclarity.com.au to learn more about the claims process, read claims stories and see why some claims aren't paid. →



You have a cooling off period

If you want to cancel this policy, or any part of your cover, within 28 days from the date of this letter, let us know in writing and we'll refund any premiums paid back to your nominated bank account. However, we may not refund any tax amounts or government charges that we can't recover.

Please let your adviser know about your decision so you can discuss options and feel free to call us at 133 667 to learn more.

You can't exercise this right if you have claimed on the policy during this time. See your Product Disclosure Statement for more information.

[^]2019 OnePath Claims



Call us: 133 667



Email us: customer.risk@onepath.com.au



Your Financial Adviser: Jamie Lewis
Phone: 0414488655

Being a OnePath Life customer means you get more than just the cover offered by your life insurance.



Be confident in choosing OnePath Life

When you're protecting yourself and the people you love, you want to be certain you've chosen an insurer that you know will be there to support you when you need it.

From our track record of paying claims and supporting customers, to the quality of our cover and the service we provide, there are many reasons why you can be absolutely sure that giving OnePath Life the responsibility of protecting you was the right one.

Head to our [OnePath Clarity educational site to learn more](#)



Get clarity over your life insurance

You deserve to know exactly how your insurance works. Head to OnePath Clarity to learn about types of cover, maximising the value of your cover, how your premium is calculated and how to make a claim.

Head to our [OnePath Clarity educational site to learn more](#)



Earn Qantas Points on your premiums



*You must be a Qantas Frequent Flyer member and correctly register your Qantas Frequent Flyer membership details with OnePath Life Limited (OnePath Life) to earn Qantas Points on eligible insurance policies. Eligible insurance policies are OneCare, OneCare Super, SmartCare and World of Protection. A joining fee usually applies. However, OnePath Life has arranged for this to be waived for new customers who join at qantas.com/onepathjoin. This complimentary join offer may be withdrawn at any time. Membership and points are subject to Qantas Frequent Flyer program terms and conditions available at qantas.com/terms. The maximum number of points you can earn on eligible policies is capped at 20,000 points per year, per policy. Qantas Points accrue in accordance with and subject to the 'OnePath and Qantas Frequent Flyer Rewards terms and conditions' available at onepath.com.au/qff-terms-conditions. Qantas does not endorse, is not responsible for and does not provide any advice, opinion or recommendation about this product or the information provided by OnePath Life in this communication.

How to get the most out of your OnePath Life policy

By choosing OnePath Life, you can be confident you're protected by a leading life insurer.

But it's important to understand life insurance isn't a 'set-and-forget' purchase. Your life changes, so your cover should change as well.

Your policy is flexible, adaptable – and you're always in control.

Here are 9 things you may want to do to get the most out of your policy. As always, we recommend you speak to your financial adviser about anything you wish to do with your policy.

- | | |
|--|---|
| 1 Have an end date for your product – and plan for it | 6 Look into rewards |
| 2 Review your cover every 12-18 months | 7 Switch indexation on and off as you need |
| 3 Pay stepped or level premium to reduce the lifetime cost of your policy | 8 Don't miss out on discounts |
| 4 Consider paying for your insurance through super | 9 Choose how you'd like your benefits to be paid |
| 5 Improve your health and wellbeing (and potentially reduce your premiums if you have a loading on your policy) | |

Head to our OnePath Clarity educational site to [learn more](#) →

We're here for you

If you have any questions about your cover or you wish to change something, please call your financial adviser, Jamie Lewis on 0414488655, or call us at 133 667. Thank you for your trust – we're here to protect you.

Sincerely,

Brendan Norton
Head of Customer & Adviser Experience
Life & Investments

Important Information

OnePath Life Limited ABN 33 009 657 176, AFSL 238341 (OnePath Life) is the issuer of OneCare. This includes OneCare External Master Trust and OneCare SMSF. OnePath Custodians Pty Limited ABN 12 008 508 496, AFSL 238346 (OnePath Custodians) is the issuer of OneCare Super. OnePath Custodians is not a related body corporate of OnePath Life. SmartCare is issued by OnePath Life Limited ABN 33 009 657 176, AFSL 238341 (OnePath Life).


This information is of a general nature and does not take into account your personal needs and financial circumstances. You should consider the appropriateness of the information, having regard to your objectives, financial situation and needs.


You should read the OneCare Product Disclosure Statement and policy terms (PDS) available online at onepath.com.au/insurance or by calling 133 667 before deciding whether to acquire, or to continue to hold, this product.

LPAR-015610-2020


 Call us: 133 667

 Email us: customer.risk@onepath.com.au

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OnePath Life Limited
ABN 33 009 657 176 AFSL 238341
onpath.com.au

ONECARE POLICY SCHEDULE

DATE

6 August 2021

YOUR POLICY SUMMARY

Policy number: 1007374172

Policy owner(s):
Walter Abhayaratna
Katrina Abhayaratna

Fund name:
The Abhayaratna Family Super Fund

Policy start date: 6 August 2021

Policy anniversary date: 6 August

Linked policy number: 1007374159

	First name	Surname	Date of birth	Gender
Life/lives insured:	Katrina	Abhayaratna	13 September 1967	Female
Annual premium*:				\$2,554.46
Includes:				
	Policy Fee(s)*:			\$46.70

*Includes stamp duty if applicable.

ONECARE POLICY SCHEDULE

DATE

6 August 2021

Policy Number

1007374172

Life Insured: Katrina Abhayaratna

LIFE COVER WITH OPTIONAL TRAUMA AND TPD COVER

Cover type	Amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$1,000,000	\$1,544.56	Yes	6 August 2021	5 August 2098
SuperLink SIS TPD	\$500,000	\$1,009.90	Yes	6 August 2021	5 August 2033

Options

Benefit payment type: Lump sum
Premium type: Stepped premium
Occupation category†: E
TPD definition: SuperLink SIS Any
Smoker†: No

Optional extras

Premium Waiver Disability Option: No
Business Guarantee Option: No
Double TPD Option: No

This Policy is linked to policy number 1007374159 under a Superlink arrangement. Therefore the sum insured in this policy will be reduced by the amount of benefits paid out under any linked policy. Please read your Policy Terms for full details of how Superlink arrangements operate.

† Last recorded details. If any of this information has changed, you can let us know by contacting Customer Services on 133 667.