



017 01655

SUPER BOULES PTY LTD ATF  
THE BOUDAN SUPER FUND  
PO BOX 124  
LAMBTON NSW 2299

4 May 2018

## Your valuable cover remains secure

This letter provides you with important information about your CommInsure Total Care Plan policy. 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.

If we can help you in any way, please contact our Customer Service Centre or your financial adviser at the numbers opposite.

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

Yours sincerely,  
Customer Service Team


Policy owner(s)  
**Super Boules Pty Ltd ATF**


Policy type  
**Total Care Plan**

Policy number  
**01516679**

Policy anniversary date  
**28 May 2018**

Monthly premium  
**\$541.91**

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

  
**PO Box 320**  
**Silverwater NSW 2128**

  
**commbank.com.au**

Your financial adviser  
**Paul Howden**  
**02 4929 2552**

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

<b>Policy owner(s)</b>	<b>Super Boules Pty Ltd ATF</b>
<b>Policy number</b>	<b>01516679</b>
<b>Policy anniversary date</b>	<b>28 May 2018</b>
<b>Premium type</b>	<b>Stepped</b>
<b>Monthly premium</b>	<b>\$541.91</b>
<p>This amount includes your premium, indexation, policy fee and stamp duty, less any discounts you're eligible for.</p> <p>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.</p> <p>As you have chosen to pay stepped premium rates, your premium rate will generally be higher as you get older.</p>	
<b>Life insured</b>	<b>M G Boudan</b>
<b>Life Care</b>	This cover pays a lump sum benefit if you die or become terminally ill.
<b>Benefit amount</b>	<b>\$252,560.00</b>
<b>Loyalty Bonus benefit</b>	<b>\$12,628.00</b>
<p>The Loyalty Bonus benefit amount is added to the amount paid.</p>	

### 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.

### 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.