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MR G C AND MRS D K MOORE ATF GARY C MOORE &  
CO SUPER FUND NO 2  
34 WORTHINGTON ROAD  
VICTORIA POINT QLD 4165

24 January 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

- Shortly you'll receive your payment notice which you'll need to pay by the due date 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.

If we can help you in any way, please contact our Customer Service Centre or your financial adviser at the numbers opposite. For advice related questions or complaints please contact your financial adviser or Capstone Financial Planning P/L.

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

Yours sincerely,  
Customer Service Team


Policy owner(s)  
**Mr G C and Mrs D K Moore ATF Gary C Moore &**


Policy type  
**Total Care Plan**

Policy number  
**01608930**

Policy anniversary date  
**18 February 2020**

Annual premium  
**\$407.37**

  
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  
**Stephen Wilson**  
**07 3170 3707**

**We paid over \$960 million in claims under our Retail, Direct and Group Insurance policies during 2018.**

## Your policy summary

<b>Policy owner(s)</b>	<b>Mr G C and Mrs D K Moore ATF Gary C Moore &amp;</b>
<b>Policy number</b>	<b>01608930</b>
<b>Date insured from</b>	<b>18 February 2011</b>
<b>Policy anniversary date</b>	<b>18 February 2020</b>
<b>Premium type*</b>	<b>Stepped</b>
<b>Annual premium</b>  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.	<b>\$407.37</b>
<b>Nominated beneficiaries for your death benefits</b>	<b>Gary Moore 100%</b>



Life insured	D K Moore
Smoking status	Non-smoker
Life Care	This cover pays a lump sum benefit if you die or become terminally ill.
Cover amount	\$51,500.00
Cover expiry date	18 February 2057
Loyalty Bonus benefit	\$2,575.00
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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## 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.

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## How to make a claim

If you wish to make a claim, please call us on **13 1056** from 8am to 8pm (Sydney time), Monday to Friday to obtain a claims kit. Please note that you must tell us in writing of any claim or potential claim within three months of the event that caused the claim. The claims kit will assist you to do this and will explain the information we need to process the claim. You can also refer to the Product Disclosure Statement and Policy document for information on what may be required in the event of a claim.

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## This policy does not have a cash value when it ends

Your policy doesn't have a surrender value or cash-in payable at any point.

**Important information:** Any advice that has been prepared has not taken account of your objectives, financial situation or needs. Because of that, before acting on the advice, you should consider the appropriateness of the advice in regards to your objectives, financial situation and needs. This information is provided by The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (CMLA). We can be contacted by phone, our website or you can write to us. For illustration purposes only, the term 'you' in this letter assumes the policy owner and life insured are the same. This information is only a brief summary of features of this policy. Please check your policy documentation for full details and conditions. You pay us premiums or fees for the products that we provide to you. We do not charge you any additional fees for providing you with any general financial product advice. Staff of CMLA, who provide a service, do not receive specific payments or commissions for the giving of that service but do receive salaries. Bonuses and other benefits may also be paid to employees.