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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

27 January 2021

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.

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 2021

Annual premium
\$463.26



Customer Service Centre
Phone: 13 1056
Fax: 1300 852 076
Monday to Friday
8.00 am - 6.00 pm (AEST/ADST)



PO Box 320
Silverwater NSW 2128



commbank.com.au

Your financial adviser
Stephen Wilson
07 3170 3707

**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.

Need help?

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 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



Your policy summary

Policy owner(s)	Mr G C and Mrs D K Moore ATF Gary C Moore &
Policy number	01608930
Date insured from	18 February 2011
Policy anniversary date	18 February 2021
Premium type*	Stepped
Annual premium	\$463.26
<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>	
Nominated beneficiaries for your death benefits	Gary Moore 100%

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	\$53,045.00
Cover expiry date	18 February 2057
Loyalty Bonus benefit	\$2,652.25
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.



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.

How to make a claim

If you wish to make a claim, please call us on **13 1056** from 8.00 am to 6.00 pm (AEST/ADST), 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.

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.

Important News

CommInsure Protection is closed to new customers from 1 April 2020

Thank you for continuing your insurance protection with CommInsure.

While all products under CommInsure Protection are closed to new customers effective from 1 April 2020, we want to reassure you that as an existing customer you continue to hold your cover and can manage it to suit your changing insurance needs.

Important note

All of your existing product benefits, features and options remain the same.

As an existing customer you can still make certain changes to your cover.

This includes:

- ◆ applying for an increase or reducing the amount insured,
- ◆ adding and removing indexation,
- ◆ applying for an option or removing an option, or
- ◆ exercising options, for example, the Total Care Plan Super continuation option and the Total Care Plan option to convert from stand-alone TPD cover to Life Care,
- ◆ applying for a replacement policy,
- ◆ applying to reinstate your policy after cancellation for non-payment of premiums.

The terms of your existing product benefits, features and options are set out in your existing policy documentation.

As explained below, you will also continue to receive product improvements to help ensure your product continues to provide ongoing valuable, contemporary protection.

New agreed value and guaranteed agreed value income protection is no longer available

As per the Australian Prudential Regulation Authority's (APRA) expectation, from 1 April 2020 new agreed value and guaranteed agreed value income protection cover is no longer available. While this won't affect any existing agreed value cover you have, if you currently have indemnity cover you won't be able to change it to agreed value cover.

Product improvements will continue

Your product will continue to receive improvements to help ensure it continues to provide ongoing valuable, contemporary protection.

As the AIA group (AIA) now manages the CommInsure life business, your product will receive certain improvements that AIA makes to its Priority Protection products.

This means that if AIA improves Priority Protection for its existing customers as per its policy promise, then CMLA (and the Trustee in the case of Total Care Plan Super) will consider those improvements and where applicable pass them on to your product. The benefit improvements will apply to your policy when they apply to AIA Priority Protection.

Benefit improvements will not apply:

- ◆ where they result in an increase in premium rates, or
- ◆ to the assessment of any claim which relates to an existing health condition.

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Considerations if your cover is cancelled

If your policy is cancelled, it's important to note that your cover will end and you may not be able to get that cover again.

For example:

- ◆ if your agreed value or guaranteed agreed value income protection policy is cancelled, that cover won't be available from us and may not be available with other insurers given APRA's expectation that the life insurance industry cease offering agreed value cover from 1 April 2020.
- ◆ if you have own occupation TPD cover within super and it is cancelled, that cover won't be available from us because of new superannuation laws which commenced in 2014.

In either case, the cover will not be available even if you are entitled to reinstate your policy after it is cancelled for non-payment of premium.

Our contact centre hours have changed

Our contact centre hours have now changed from 8 am to 8 pm to 8 am to 6 pm (AEST/ADST).

Need more information?

If you require additional information, please contact your adviser or call us on 13 1056 between 8 am and 6 pm (AEST/ADST), Monday to Friday.

Important information

Issued by the insurer, The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (CMLA) and Colonial First State Investments Limited ABN 98 002 348 352 AFSL 232468 (CFSIL), the trustee of the Colonial First State FirstChoice Superannuation Trust ABN 26 456 298 557. CMLA and CFSIL are wholly owned but non-guaranteed subsidiaries of the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945. CommInsure is used under licence by CMLA. As this summary has been prepared without considering your objectives, financial situation or needs, you should, before acting on the summary, consider its appropriateness to your circumstances. The CommInsure Protection PDS is available from your financial adviser or by calling **13 1056** or from **commbank.com.au** and should be considered in making any decision about this product. CMLA can be contacted by phone, our website or you can write to us. You pay premiums or fees for the products provided to you. Additional fees are not charged for the products provided to you with any general advice. Employees 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.

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