



LIFE INSURANCE

MLC Life Insurance Policy Schedule

This Policy Schedule replaces any previous Policy Schedules. Effective date 11 July 2021

Policy details

Policy Owner	Mrs Haideh Asadzadeh-Fard		
Policy Owner	Dr John Khodarahmi		
Product name	MLC Insurance		
Policy number	92015518	Policy start date	11 July 2012
Annual renewal date	11 July	Monthly premium*	\$758.32
Monthly policy fee	\$0.00	Stamp Duty state	SA
Monthly Stamp Duty	\$50.26		

* Your Monthly premium includes the policy fee and stamp duty

Life Insured Details

Life Insured

Life Insured	Dr John Khodarahmi	Date of Birth	19 January 1967
Age next birthday	55	Occupation Class	M

What you're covered for

Dr John Khodarahmi Life Insured

Benefit type	Premium structure	Benefit amount	Monthly Premium	Benefit expiry date	Smoker status	Inflation Linked
Life Cover	Stepped	\$377,196	\$108.74	11 July 2067	Non-smoker	Yes

Extra benefits (benefit details)

- Financial Planning included

Special Conditions

- Exclusion: This insurance is being issued on the basis that it is to replace existing insurance cover. If the existing cover is not cancelled, any Benefit that is payable on the occurrence of an event under this insurance cover will be reduced by any benefit payable on the occurrence of the same event under your existing cover.

Total and Permanent Disability (extension to Life Cover)	Stepped	\$631,167	\$261.24	11 July 2067	Non-smoker	Yes
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Extra benefits (benefit details)

- Financial Planning included
- Own Occupation in Total and Permanent Disability applied

Special Conditions

- Exclusion: This insurance is being issued on the basis that it is to replace existing insurance cover. If the existing cover is not cancelled, any Benefit that is payable on the occurrence of an event under this insurance cover will be reduced by any benefit payable on the occurrence of the same event under your existing cover.

