

# Certificate of Insurance

## Flexible Lifetime® – Protection plan

### Plan details

Plan owner(s)	Honolulu Nominees Pty Ltd Atf The Tyler Sf
Insured person(s)	Dale Edward Tyler
Plan start date	11 November 2009
Plan anniversary date	11 November
State register	Western Australia

### Insurance details

Date of birth	16 November 1950
Cover type	Stand alone
Premium type	Stepped
Smoker status	Non Smoker

### Insurance cover

Cover type	Expiry date	CPI	Sum insured \$	Basic premium
Death cover	11/11/2050	No	\$500,000.00	\$3,243.38
Terminal Illness Benefit	-	-	Up to 100% of \$500,000.00	-
<b>Total</b>				<b>\$3,243.38</b>

- We will either pay the Death cover of \$500,000.00 upon death or the Terminal illness benefit of up to 100% of death cover should you become terminally ill.
- Your plan provides **Stand alone** cover for these benefits. So, if we pay you under one of the benefits shown your remaining cover will stay the same.

### Payment details

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Initial premium	\$3,323.48 Yearly
How paid	From your bank account
Due date	11th day of November each year

Insured person	Basic premium \$	Plan fee \$	Stamp duty \$	Total Yearly premium \$
Dale Edward Tyler	3,243.38	80.10	0.00	3,323.48
<b>Total</b>	<b>\$3,243.38</b>	<b>\$80.10</b>	<b>\$0.00</b>	<b>\$3,323.48</b>

- Each year premiums are recalculated. See the **Plan Rules** for more details about how your premiums are calculated.
- We may change your premium if we review our premium rates. See your **Plan Rules** for further details.