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MS J & MR A RODGERS ATF
J & J SUPERANNUATION FUND
5 PROJECT STREET
SALISBURY QLD 4107

Policy owner(s)
MS J & MR A Rodgers ATF

Policy type
Total Care Plan

Policy number
01845227

6 April 2018

Policy anniversary date
27 April 2018

Annual premium
\$1,470.77

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.

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
Royce Noble
07 3376 4100

**We pay claims of over
\$400,000 every working
hour, over \$3.4 million
every working day and
over \$16 million every
week.**

**Group, Retail and Direct claims
statistics combined.**

Policy owner(s) MS J & MR A Rodgers ATF
Policy number 01845227
Policy anniversary date 27 April 2018
Premium type Stepped
Annual premium \$1,470.77

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.

Life insured A J Rodgers
Life Care This cover pays a lump sum benefit if you die or become terminally ill.
Benefit amount \$1,194,051.00
Loyalty Bonus benefit \$59,702.55

The Loyalty Bonus benefit amount is added to the amount paid.

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 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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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 CommInsure, a registered business name of The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (CMLA) which is a wholly owned but non-guaranteed subsidiary of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945. 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 CommInsure, 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.