



LIFE INSURANCE

19 April 2022



462544-001 000799(4220) RNSW H1

Trajce Mojsoski  
PO BOX 1777  
WOLLONGONG DC NSW 2500

**Policy number**

8120132

**Product type**

MLC Protection - Life 10  
External Super

**Life Insured**

Trajce Mojsoski

**Your reference number**

398817

## Your insurance for the year ahead

To Trajce Mojsoski,

We're pleased to provide you with your new policy schedule which gives you details about your life insurance for the year ahead. Keep your policy schedule with your important documents

As you know, life doesn't always go to plan. However with MLC Life Insurance, you can be confident your insurance will be with you through life's ups and downs.

You're covered for:

- Total and Permanent Disability
- Life Cover

### Keeping your insurance up to date

Just as you and your circumstances will change, your insurance can also be altered to better suit your lifestyle and your future financial needs.

Life changing events such as getting married, starting a family, paying down a mortgage or dependants leaving home all reasons to review your insurance with your financial adviser.

### Some definitions have been clarified

We have clarified a few definitions that relate to your policy. Please refer to our website [mlcinsurance.com.au/termsclarification](http://mlcinsurance.com.au/termsclarification) for more information.

### Did you know

Your MLC Life Insurance provides access to our Best Doctors™ program and Mental Health Navigator at no extra cost.

This medical advice service means you can connect confidentially with leading specialists around the world for a second medical opinion when you or your



Did you know that we have a dedicated MLC Life Insurance — Retail Insurance Support Team?

**Call 13 65 25**  
Monday to Friday

Insurer  
MLC Limited  
ABN 90 000 000 402  
AFSL 230694

PO Box 23455  
Docklands VIC 3008

Tel 13 65 25  
[mlcinsurance.com.au](http://mlcinsurance.com.au)

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LIFE INSURANCE

# MLC Protection - Life 10 External Super Insurance

## Policy Schedule

This Policy Schedule replaces any previous Policy Schedules. Effective date 2 June 2022

### Policy details

Policy Owner	<b>Mrs Valentina Mojsoski ATF Mojsoski Superannuation Fund</b>		
Policy Owner	<b>Trajce Mojsoski ATF Mojsoski Superannuation Fund</b>		
Product name	<b>MLC Protection - Life 10 External Super</b>		
Policy number	<b>8120132</b>	Policy start date (section 1.5)	<b>2 June 2009</b>
Review Date(Annual renewal) (section 1.7)	<b>2 June</b>	Monthly premium*	<b>\$305.22</b>
Monthly policy fee	<b>\$4.05</b>	Stamp Duty state	<b>NSW</b>
Monthly Stamp Duty	<b>\$0.00</b>		

\* Your Monthly premium includes the policy fee and stamp duty

### Connected Policies

### Life Insured details

#### Life Insured

Life Insured	<b>Mr Trajce Mojsoski</b>	Date of Birth (section 1.4)	<b>21 January 1974</b>
Age next birthday	<b>49</b>	Occupation Class	<b>AAA</b>

### What you're covered for (Special Provision 1.17)

#### Mr Trajce Mojsoski Life Insured

Benefit type	Premium structure	Benefit amount	Monthly Premium	Benefit expiry date	Smoker status	Inflation Linked
Total and Permanent Disability (extension to Life Cover)	Stepped	\$897,927	\$128.27	2 June 2048	Non-smoker	Yes
<b>Extra benefits (benefit details)</b>						
• Own Occupation in Total and Permanent Disability applied						
Life Cover	Stepped	\$1,795,857	\$172.90	2 June 2048	Non-smoker	Yes
<b>Extra benefits (benefit details)</b>						

The premium details in this Schedule will be valid until the next Review Date. This Schedule is current as at the effective date shown, and replaces any Schedule previously issued. You should refer to the Policy Document for full details of when we will pay a Benefit.