



Mr Christopher John Caspers
23 Seville St
LANE COVE NSW 2066

26 May 2021

Dear Mr Caspers,

Member number: 110134370
Member name: Mr Christopher John Caspers

Your cover for the year ahead

Thank you for continuing to choose NobleOak to protect yourself and your loved ones.

Your cover automatically renews on 21 April 2021. The table below shows the type and amount of cover you have in place with us. Please check the table carefully to ensure the information is correct.

How your premium is calculated

Your premium is recalculated on your renewal date for the next 12 months. Like most Australian life insurers, our premium rates step up each year as the risk of a serious health condition increases with age. Rest assured that our premium rates are competitive at all ages, not just when you joined.

If indexation applies to your cover, we've increased the insured amount below by 3% to help your level of cover keep up with inflation, which also increases your premium. If you don't want the indexation increase, please call us on **1300 551 044** between 8.00am and 6.00pm (AEST), Monday to Friday and we'll adjust your cover amount and premium accordingly.

Life Insured	Cover Type	Insured Amount	Premium per year
Mr Christopher John Caspers	Life Cover	\$750,000.00	\$2,958.23
	Total Premium		\$2,958.23

Please pay your premium to stay covered

To ensure we can continue your cover, please pay your premium before 21 April 2021 by:

- calling us on 1300 551 044, or
- using one of the payment methods outlined in the Payment Authority attached.

Making changes to your cover