

4 April 2022

**POLICY OWNER(S)**

Manjula Chathoth

Sunil Adiyodi

**POLICY NUMBER**

1003345360 ✓

052/3711/135

Mr Sunil Adiyodi & Mrs Manjula Chathoth  
ATF Adiyodi Super Fund  
PO BOX 238  
MIDLAND WA 6056

## It's time to review your life insurance.

Thank you for continuing to trust us to protect what matters through your OneCare held through super policy.

As your life changes, so should your insurance. This Annual Review Pack includes important information about any changes to your policy, cover and premium, and what you can do to make sure it suits your needs best.

### WHAT'S CHANGED WITH YOUR PREMIUM

One or more of your covers has **indexation** applied to the amount you're insured for. This acts as 'inflation protection' for your cover (see page 4).

Your cover is on a **level premium**, which means **age increases do not apply to your policy**. Your price may still have changed though (see page 3).

We have **increased the premium for your cover in addition to the usual annual changes (such as age and indexation increases)**. This increase applies to all policies like yours, and is necessary due to a significant rise in claims, amongst other factors.

**Take a look at the information guide accompanying this letter for more details.**

### What's included in this Review Pack

- ✓ A quick summary of your cover
- ✓ A detailed overview of your cover in the Policy Schedule
- ✓ Information about your premium and any changes to your premium, policy or cover
- ✓ Things you need to know when reviewing your cover
- ✓ How to make a claim.

Your annual premium is  
**\$3,613.24**

This includes an annual reduction of  
**\$371.03**

Payment method  
**Cheque**

You've chosen to pay your premium **annually via cheque**. If you don't need to make changes, please mail your payment to Reply Paid 4148, Sydney NSW 2001 by 19 May 2022.

Because you pay your premium annually, you are saving 6% compared with monthly payments.

### YOUR COVER SNAPSHOT

Here is a view of some of your cover. For a detailed look, please see the attached Policy Schedule.



**Sunil**  
you are now insured for

Life Cover	<b>\$1,628,891</b>
Total & Permanent Disability Cover	<b>\$1,628,891</b>

SMSF

# Your premiums

## Indexation

Indexation applies to one or more of your covers, which means your sum insured has been increased to keep up with the cost of living. As your sum insured increases, so does your premium.

Think of indexation as a kind of "inflation protection" that helps to maintain the value of your cover over time, as living costs increase.

This indexation rate is 5% for your lump sum cover.

**If you want to accept indexation on your cover, you don't need to do anything.**

**If you've changed your mind, you can decline to accept indexation on some or all of your covers (either for this year or permanently),** and keep your amount insured at the same level, but it may not give you the same value in the future as it does today.

Please call us on 133 667 to make any changes or ask any questions.

To learn what indexation might mean for you in the future, head to [onepathclarity.com.au/go/indexation](https://onepathclarity.com.au/go/indexation)

Cover	With Indexation		Without Indexation	
	Amount Insured	Annual Premium	Amount Insured	Annual Premium
<b>Sunil Adiyodi</b>				
Life Cover	\$1,628,891	\$1,755.07	\$1,551,325	\$1,587.43
TPD Cover (Working)	\$1,628,891	\$1,858.17	\$1,551,325	\$1,659.30





OnePath Life Limited  
ABN 33 009 657 176 AFSL 238341  
onepath.com.au

DATE  
4 April 2022

**YOUR POLICY SUMMARY**

Policy number: 1003345360  
Policy owner(s):  
Manjula Chathoth  
Sunil Adiyodi  
Fund name:  
Adiyodi Super Fund  
Policy start date: 19 May 2012  
Policy anniversary date: 19 May

## ONECARE POLICY SCHEDULE

	First name	Surname	Date of birth	Gender
Life/lives insured:	Sunil	Adiyodi	20 May 1976	Male
Annual premium*:				\$3,984.27
Reduction(s) - Multi Cover and Package:				\$371.03
Annual premium after reduction(s)*:				\$3,613.24

\*Includes stamp duty if applicable.



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You should keep this Policy Schedule in a secure place, along with your other insurance policy documents, as they will be required when you make a claim. If you lose the Policy Schedule, Policy Terms or any of your other insurance documents you can contact us for a replacement copy. We may charge a fee to cover our costs in issuing a replacement. The amounts insured under this policy are subject to the Policy Schedule, Policy Terms and any other notice issued by us to you. OnePath Life Limited (ABN 33 009 657 176, AFSL 238341) ('OnePath Life') is the issuer of the product.

# ONECARE POLICY SCHEDULE

DATE

4 April 2022

Policy Number

1003345360

Life Insured: Sunil Adiyodi

## LIFE COVER WITH OPTIONAL TPD COVER

Cover type	Amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$1,628,891	\$1,755.07	Yes	19 May 2012	18 May 2107
TPD Cover (Working)	\$1,628,891	\$1,858.17	Yes	19 May 2012	18 May 2042

### Options

Benefit payment type: Lump sum  
Premium type: Level premium  
Occupation category†: P  
TPD definition: Any Occupation  
Smokert: No

### Optional extras

Premium Waiver Disability Option: Yes  
Business Guarantee Option: No  
Double TPD Option: No

† Last recorded details. If any of this information has changed, you can let us know by contacting Customer Services on 133 667.



Mr Sunil Adiyodi & Mrs Manjula Chathoth  
ATF Adiyodi Super Fund  
PO BOX 238  
MIDLAND WA 6056

**Product Name:**  
OneCare  
**Policy owner(s):**  
Manjula Chathoth  
Sunil Adiyodi  
**Policy Number:**  
1003345360

4 April 2022

## PREMIUM DUE

Dear Manjula and Sunil,

Thank you for choosing OnePath for your insurance needs. The premium for your policy is now due.

To maintain the valuable protection provided by your policy, please pay the premium amount of \$3,613.24 by 19 May 2022. Our records show that your preferred method of payment is by cheque. Please send your cheque payment to us with the payment slip below to the address shown.

Alternatively, you can pay the premium amount due by using any of the methods shown on the reverse side of this letter.

Kind Regards,  
Customer Service Team

OnePath Life Limited  
ABN 33 009 657 176 AFSL 238341  
onpath.com.au

## PAYMENT ADVICE

OnePath Life Limited  
Reply Paid 4148  
Sydney NSW 2001

Please return this section with your payment

Amount Due	\$3,613.24
Due Date	19 May 2022
Policy Number	1003345360
First Life Insured	Mr Sunil Adiyodi & Mrs Manjula Chathoth

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