

Policy Schedule

Effective Date: 04 October 2019

Policy Details:

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| Policy Number | 92100693 |
| Policy Owner(s) | Beadfam Pty Ltd ATF Beadfam Superannuation Fund |
| State Register | QLD |
| Policy Start Date | 08/11/2018 |
| Policy Expiry Date | 08/11/2045 |
| Annual Review Date | 8 Nov each year |
| Premium Payment Date | 25 Nov and 25th day of each month thereafter |
| Premium Frequency | Monthly |

| Insured Details | Name | Date of Birth | Smoker Status | Occupation Group |
|------------------------|--------------|----------------------|----------------------|-------------------------|
| Life Insured | Nikki Comino | 18/01/1971 | Non Smoker | AA |

| Benefit Details | Type of Insurance | Premium Type | Benefit Amount | Start Date | Expiry Date | Frequency Premium |
|------------------------|--|---------------------|-----------------------|-------------------|--------------------|--------------------------|
| Lump Sum | Life Cover | Stepped | \$525,000 | 08/11/2018 | 08/11/2045 | \$152.63 |
| Total | Policy Fee | | | | | \$0.00 |
| | Total Premium | | | | | \$152.63 |
| Special Terms | The following Special Term applies to Life Cover with start date 08/11/2018: A premium loading of 250% has been applied in view of your Health | | | | | |

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| Client service centre contact details | 132 652 |
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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.

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