

10th August 2022

Mrs Lesley K Favaloro and Mr Darren P Favaloro
13 Rockys Way
LILYDALE VIC 3140

Dear Mrs Favaloro and Mr Favaloro

Re: Policy anniversary

Policy number: 6356017615ALP

Type of cover: Allianz Life Plan

Anniversary Date: 11/09/2022

Your Allianz Life Plan policy anniversary is 11/09/2022. In accordance with the policy conditions, we will increase your Cover Amount(s) by 5% to help your cover stay ahead of inflation.

On the Policy Anniversary date each year, your premiums will increase as a result of your increase in age. Your Cover Amount(s) and premiums will also increase by 5% each year with inflation proofing. You do not need to contact us to continue this policy. We will continue to debit your bank account with the revised premium on 11/09/2022.

You must contact us on **13 1000** before the next Policy Anniversary date if you do not want the Inflation Proofing Increases to be applied. Unless you tell us otherwise, we will increase your Cover Amount(s) and charge you the 'With Inflation Proofing' premium.

If you have any questions about future premiums or inflation proofing increases, please contact us on **13 1000**.

The table below summarises the change(s) to your cover amounts and monthly premium(s). All changes are effective from your policy anniversary date.

Policy No. 6356017615ALP

Policy Owner(s)

Lesley K Favaloro
Darren P Favaloro

Policy Anniversary Date

11/09/2022

Policy Expiry Date

11/09/2065

Life Insured: Lesley K Favaloro

Policy Anniversary Date	Cover Type	Without Inflation Proofing		With Inflation Proofing	
		Cover Amount	Premium from Policy Anniversary	Cover Amount	Premium from Policy Anniversary
11/09/2022	Life cover	\$335,022	\$107.69	\$351,773	\$112.88
	Permanently Unable to Work cover - Any Occupation	\$335,022	\$139.06	\$351,773	\$146.01
Total:			\$246.75		\$258.89

Life Insured: Darren P Favaloro

Policy Anniversary Date	Cover Type	Without Inflation Proofing		With Inflation Proofing	
		Cover Amount	Premium from Policy Anniversary	Cover Amount	Premium from Policy Anniversary
11/09/2022	Life cover	\$335,022	\$226.69	\$351,773	\$237.83
Total:			\$226.69		\$237.83

The enclosed Allianz Life Plan Policy Schedule is your updated record of your policy. This is an important document and should be kept with your original policy document.

For up to date product information in relation to your life insurance policy, you can contact us on **13 1000** or you can go online at allianz.com.au/lifeupdate. This is where you will be able to access the relevant Product Disclosure Statement (PDS), any applicable Supplementary Product Disclosure Statement (SPDS), and important update documents such as Updated Medical Definitions and a Summary of Policy Improvements. The PDS or SPDS applicable depends on the date your policy was originally issued. You can request a paper copy of these documents free of charge by contacting us.

We are here to help

For assistance in making a claim, please call 1300 362 108 to speak with our claims team.

Experiencing financial hardship?

Anytime you are experiencing financial hardship, please call us to discuss options that may be available to you.

Contact us

By phone: **13 1000**

By email: life_enquiries@allianz.com.au

You can update your contact details and contact preferences by visiting allianz.com.au/preferences at any time.

If you have any queries about your policy, would like to make changes to your cover, have questions about your premiums or have any other insurance needs please contact us.

Yours sincerely,



Santiago Nolan
Head of Life Insurance
Allianz Australia Life Insurance Limited

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Allianz Life Plan Policy Schedule

Policy No. 6356017615ALP	Schedule Date 11/09/2022
Policy Owner(s)	Lesley K Favaloro Darren P Favaloro
Policy Anniversary Date	11/09/2022
Policy Expiry Date	11/09/2065

This schedule contains details of your policy.

Policy Contact Details	
Mobile Phone	0413 372 398
Contact Email	favalous13@gmail.com

Please visit [Allianz.com.au/preferences](https://www.allianz.com.au/preferences) to update your contact details

Life Insured	Lesley K Favaloro
Date of Birth	21/05/1966
Gender	Female
Smoking Status	Non-Smoker
Occupation Type	Managerial, administrative and clerical occupations

Type of Cover	Cover Amount	Start Date	Expiry Date	Policy Exclusions or Special Terms*	Premium Loading	Premium [†]
Life cover	\$351,773	11/09/2015	11/09/2065			\$112.88
Permanently Unable to Work cover - Any Occupation	\$351,773	11/09/2015	11/09/2031			\$146.01

*See over page for the description of your individual Policy Exclusion(s) or Special Terms and Conditions.

Allianz Life Plan Policy Schedule

Policy No. 6356017615ALP	Schedule Date 11/09/2022
Policy Owner(s)	Lesley K Favaloro Darren P Favaloro
Policy Anniversary Date	11/09/2022
Policy Expiry Date	11/09/2065

This schedule contains details of your policy.

Life Insured	Darren P Favaloro
Date of Birth	22/04/1963
Gender	Male
Smoking Status	Non-Smoker

Type of Cover	Cover Amount	Start Date	Expiry Date	Policy Exclusions or Special Terms*	Premium Loading	Premium [†]
Life cover	\$351,773	11/09/2015	11/09/2062			\$237.83

*See over page for the description of your individual Policy Exclusion(s) or Special Terms and Conditions.

Total Monthly Premium[†] \$496.72

[†]Premium details apply from the Schedule Date until the next Policy Anniversary Date. Monthly premium instalments will be deducted on the day of the month outlined in the Policy Anniversary Date each month. Please keep funds available for several days to allow processing time.

Insurance premiums paid by instalment may be subject to rounding. The rounding applied in this Schedule and what we instruct your bank to charge may differ.

Important Information

Under the Life Insurance Code of Practice we are required to make you aware of the risks of cancelling or replacing an existing Life Insurance policy for another policy, such as not cancelling any existing cover until your new application is accepted and cover is in place, the loss of any accrued benefits, the possibility of waiting periods starting again, and that there may be implications of any errors or omissions in your new application which will be on the basis of your current medical state.

If you wish to apply for an increase in cover or sum insured on your existing policy the increase will be on the basis of your current medical state, however your existing cover as noted in this document remains in place while you continue to pay.