

# YOUR ONECARE ANNUAL SUMMARY



044 / 00859

Mr Mark Stansby & Miss Tania Floreancig  
ATF Stansby SMSF  
PO Box 995 Lot 869 Willows Road  
TOLGA QLD 4882

**YOUR NEW MONTHLY PREMIUM IS**  
**\$199.42**

Your Current Monthly premium is \$170.52

30 January 2018

Dear policy owners,

The anniversary of the start of your OneCare held through super insurance policy is 13 March 2018.

Each year before your policy anniversary we provide an Annual Summary to let you know about any changes to your policy, cover and premium. This information, with a breakdown of how your premium is calculated, is included in the enclosed Policy Schedule.

We have included information about the indexation increase to your cover to help you decide whether or not you wish to accept a higher amount insured. As the amount insured increases with indexation, your premium will usually also increase. See over for details.

## NEXT STEPS: STAY PROTECTED 1-2-3

- 1 To ensure your cover continues to meet your needs review your Policy Schedule and the information on the following pages on Indexation.
- 2 If you are happy, you don't need to do anything. The changes will take effect from 13 March 2018.
- 3 Keep your Policy Schedule in a secure place.

## WE'RE HERE TO HELP

Thank you for choosing OnePath.

If you have questions or changes, please contact us or your financial adviser, Australia and New Zealand Bank.

Kind regards

Customer Services Team

## YOUR COVER

See the enclosed Policy Schedule

## POLICY OWNER(S)

Mark Stansby  
Tania Floreancig

## FUND NAME

ATF Stansby SMSF

## POLICY NUMBER

1004448259

## PAYMENT DUE

13 March 2018

## LIFE INSURED

Mark Stansby

## QUESTIONS OR CHANGES?



### Call us:

133 667 weekdays  
8.30am to 6.00pm (Sydney time)



### Email us:

customer.risk@onepath.com.au



### Your Financial Adviser:

Australia and New Zealand Bank  
1800626855

## ABOUT YOUR COVER AND PREMIUM

Your premium and cover changes every year on your policy anniversary, which is 13 March. Your premium is calculated based on our premium rates, the amount and type of your cover, your age, premium type, and any discounts. It also includes the Policy Fee(s) applicable to your cover. Note that your premium will reflect the indexation increase to your cover.

## YOUR PAYMENT

We will automatically deduct \$199.42 from your nominated account on 13 March 2018.

If you are considering cancelling your cover, you should be aware of the risks. This includes having no cover if an insurable event occurs. Also, if you are considering cancelling your cover and replacing it with another policy with us or another insurer, you may not be able to get cover on the same terms, or at all, or you may have to pay a higher premium if your health has changed. The same may apply if you cancel your cover and at a later time apply again for cover.

If you need assistance with paying your premiums or adjusting your cover, call us on 133 667 or contact your financial adviser, Australia and New Zealand Bank. We're flexible and we may be able to help.

## NEED TO CLAIM?

Call 1300 555 250  
or contact your  
financial adviser

## CUSTOMER STORY - ONE LESS THING TO WORRY ABOUT\*

Stan<sup>^</sup>, a 46-year old building foreman, took out a OneCare policy for Life, Total Permanent Disability and Trauma. Shortly afterwards, he experienced minor chest pain but was not overly concerned - he was too busy to take time off work to have it checked out.

A year and a half later, while at work Stan experienced severe chest pain and alerted work mates. He was transferred to hospital where doctors determined that he had suffered a heart attack.

Stan lodged a Trauma claim and subsequently received a lump sum payment to assist with his recovery.

\* This case study is shown for illustrative purposes only and is not a prediction or estimate of a benefit that may be payable to you.

<sup>^</sup> Name, age and occupation have been changed to protect the claimant's identity.

## Earn Qantas Points with your policy

If you're a Qantas Frequent Flyer member, you can earn 1 Qantas Point per dollar of premium paid on your eligible policy. Not a Qantas Frequent Flyer member? OnePath have arranged to waive the join fee for eligible policy holders if you join at [qantas.com/onepathjoin](http://qantas.com/onepathjoin)<sup>^</sup>. To start earning points, go to [onepath.com.au/qff](http://onepath.com.au/qff) and enter your Qantas Frequent Flyer membership number.



### Important Information

<sup>^</sup> You must be a Qantas Frequent Flyer member and correctly register your Qantas Frequent Flyer membership details with OnePath Life to start earning Qantas Points on eligible premiums you pay. A joining fee usually applies, however OnePath Life are offering complimentary membership to eligible policy holders. This complimentary offer may be withdrawn at any time. Membership and Qantas Points are subject to Qantas Frequent Flyer program terms and conditions. Qantas Points accrue in accordance with and subject to the 'OnePath and Qantas Frequent Flyer Rewards terms and conditions'. Eligible policies are OneCare, OneCare Super and SmartCare. The maximum number of points you can earn on eligible policies is capped at 20,000 points per year, per policy.

## INDEXATION

To help your insurance keep up with the rising cost of living the amount insured increases automatically at each policy anniversary. This is called indexation. This year's increase is 5.0% for Life, TPD, Trauma, Extra Care and Child Cover. These changes will take place on 13 March 2018.

Indexation will affect your premium. As the amount insured increases due to indexation, your premium will usually increase. In some cases your premium may reduce if your increased amount insured moves your cover to a higher discount band.

Below is a summary of your cover and premiums with indexation, and without indexation. You may decline indexation on all or some covers on your policy.

Cover	With Indexation		Without Indexation	
	Amount Insured	Monthly Premium	Amount Insured	Monthly Premium
<b>Mark Stansby</b>				
Life Cover	\$607,752	\$78.48	\$578,812	\$74.89
TPD Cover (Working)	\$607,752	\$120.94	\$578,812	\$115.41

WE'RE  
FLEXIBLE

Amend your cover and premium or the way you pay.

## ACCEPT OR DECLINE INDEXATION

### To accept indexation:

You don't need to do anything. Indexation will automatically increase the amount insured on 13 March 2018.

### To decline indexation:

Speak to your financial adviser or our Customer Services Team on 133 667, weekdays 8.30am to 6.00pm (Sydney time) or email us at [customer.risk@onepath.com.au](mailto:customer.risk@onepath.com.au) by 12 April 2018.

### Important Information

OneCare held through super is issued by OnePath Life Limited (ABN 33 009 657 176 AFSL 238341) (OnePath Life).

This information is of a general nature and has been prepared without taking account of your objectives, financial situation and needs. You should consider whether the information is appropriate for you having regard to your objectives, financial situation and needs. OnePath recommends you read the enclosed information and the OneCare PDS before deciding whether to continue to hold this product.

### APPENDIX

The following information is provided for your information only. It is not intended to constitute an offer of insurance or any other financial product. The information is provided for your information only and should not be relied upon as a basis for any investment decision. The information is provided for your information only and should not be relied upon as a basis for any investment decision.

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Item	Value	Unit
Item 1	100	Units
Item 2	200	Units
Item 3	300	Units
Item 4	400	Units
Item 5	500	Units



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

**DATE**

30 January 2018

**YOUR POLICY SUMMARY**

Policy number: 1004448259  
Policy owner(s):  
Mark Stansby  
Tania Floreancig  
Fund name:  
ATF Stansby SMSF  
Policy start date: 13 March 2014  
Policy anniversary date: 13 March

**ONECARE POLICY  
SCHEDULE**

	First name	Surname	Date of birth	Gender
<b>Life/lives insured:</b>	Mark	Stansby	7 September 1969	Male

**Monthly premium before discount(s)\*: \$208.98**

Discount(s) - Package: \$9.56

**Monthly premium after discount(s)\*: \$199.42**

Includes:

Policy Fee(s)\*: \$8.14

\*Includes stamp duty and frequency loading if applicable.

If you pay premiums by instalment (either half yearly or monthly), we levy a frequency loading to cover the cost of administration. If you want to change your method of payment, please call Customer Services on 133 667.



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# ONECARE POLICY SCHEDULE

## DATE

30 January 2018

## POLICY NUMBER

1004448259

Life Insured: Mark Stansby

## LIFE COVER

Cover type	Amount insured	Monthly premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$607,752	\$78.48	Yes	13 March 2014	12 March 2100

### Options

Benefit payment type: Lump sum  
Premium type: Stepped premium  
Occupation category†: P  
Smoker†: No

### Optional extras

Premium Waiver Disability Option: No  
Business Guarantee Option: No

## STAND ALONE TPD COVER

Cover type	Amount insured	Monthly premium	Indexation	Cover start date	Cover expiry date
TPD Cover (Working)	\$607,752	\$120.94	Yes	13 March 2014	12 March 2035

### Options

Benefit payment type: Lump sum  
Premium type: Stepped premium  
Occupation category†: P  
TPD definition: Own Occupation  
Smoker†: No

### Optional extras

Premium Waiver Disability Option: No  
Business Guarantee Option: No  
Life Cover Purchase Option - TPD: No

# YOUR ONECARE ANNUAL SUMMARY



044 / 00668

Mr Mark Stansby & Miss Tania Floreancig  
ATF Stansby SMSF  
PO Box 995  
TOLGA QLD 4882

**YOUR NEW MONTHLY PREMIUM IS**  
**\$107.02**

Your Current Monthly premium is \$89.69

30 January 2018

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The anniversary of the start of your OneCare held through super insurance policy is 13 March 2018.

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## WE'RE HERE TO HELP

Thank you for choosing OnePath.

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Kind regards

Customer Services Team

## YOUR COVER

See the enclosed Policy Schedule

## POLICY OWNER(S)

Mark Stansby  
Tania Floreancig

## FUND NAME

ATF Stansby SMSF

## POLICY NUMBER

1004448247

## PAYMENT DUE

13 March 2018

## LIFE INSURED

Tania Floreancig

## QUESTIONS OR CHANGES?



### Call us:

133 667 weekdays

8.30am to 6.00pm (Sydney time)



### Email us:

customer.risk@onepath.com.au



### Your Financial Adviser:

Australia and New Zealand Bank  
1800626855



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## ABOUT YOUR COVER AND PREMIUM

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## YOUR PAYMENT

We will automatically deduct \$107.02 from your nominated account on 13 March 2018.

If you are considering cancelling your cover, you should be aware of the risks. This includes having no cover if an insurable event occurs. Also, if you are considering cancelling your cover and replacing it with another policy with us or another insurer, you may not be able to get cover on the same terms, or at all, or you may have to pay a higher premium if your health has changed. The same may apply if you cancel your cover and at a later time apply again for cover.

If you need assistance with paying your premiums or adjusting your cover, call us on 133 667 or contact your financial adviser, Australia and New Zealand Bank. We're flexible and we may be able to help.

## NEED TO CLAIM?

Call 1300 555 250  
or contact your  
financial adviser

## CUSTOMER STORY - ONE LESS THING TO WORRY ABOUT\*

Helen<sup>^</sup>, 45, held out a OneCare Policy that included Trauma cover to shield her family from financial hardship in the event of illness or injury. At the time Helen was seriously fit and needed to be – juggling the needs of three young children with her career.

Then six years later Helen started to notice some changes. She became quite anxious and socially withdrawn. Her memory slowly deteriorated and parts of her body became weak. Extensive tests by a specialist revealed the presence of multiple sclerosis.

Helen lodged a Trauma claim and subsequently received a lump sum payment to assist with her recovery.

\* This case study is shown for illustrative purposes only and is not a prediction or estimate of a benefit that may be payable to you.

<sup>^</sup> Name, age and occupation have been changed to protect the claimant's identity.

## Earn Qantas Points with your policy

If you're a Qantas Frequent Flyer member, you can earn 1 Qantas Point per dollar of premium paid on your eligible policy. Not a Qantas Frequent Flyer member? OnePath have arranged to waive the join fee for eligible policy holders if you join at [qantas.com/onepathjoin](http://qantas.com/onepathjoin)<sup>^</sup>. To start earning points, go to [onepath.com.au/qff](http://onepath.com.au/qff) and enter your Qantas Frequent Flyer membership number.



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Cover	With Indexation		Without Indexation	
	Amount Insured	Monthly Premium	Amount Insured	Monthly Premium
<b>Tania Floreancig</b>				
Life Cover	\$607,752	\$36.58	\$578,812	\$34.97
TPD Cover (Working)	\$607,752	\$70.44	\$578,812	\$67.34

**WE'RE  
FLEXIBLE**

Amend your cover and premium or the way you pay.

## ACCEPT OR DECLINE INDEXATION

### To accept indexation:

You don't need to do anything. Indexation will automatically increase the amount insured on 13 March 2018.

### To decline indexation:

Speak to your financial adviser or our Customer Services Team on 133 667, weekdays 8.30am to 6.00pm (Sydney time) or email us at [customer.risk@onepath.com.au](mailto:customer.risk@onepath.com.au) by 12 April 2018.

### Important Information

OneCare held through super is issued by OnePath Life Limited (ABN 33 009 657 176 AFSL 238341) (OnePath Life).

This information is of a general nature and has been prepared without taking account of your objectives, financial situation and needs. You should consider whether the information is appropriate for you having regard to your objectives, financial situation and needs. OnePath recommends you read the enclosed information and the OneCare PDS before deciding whether to continue to hold this product.



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

**DATE**

30 January 2018

**YOUR POLICY SUMMARY**

Policy number: 1004448247  
Policy owner(s):  
Mark Stansby  
Tania Floreancig  
Fund name:  
ATF Stansby SMSF  
Policy start date: 13 March 2014  
Policy anniversary date: 13 March

**ONECARE POLICY  
SCHEDULE**

	First name	Surname	Date of birth	Gender
<b>Life/lives insured:</b>	Tania	Floreancig	3 January 1974	Female

**Monthly premium before discount(s)\*: \$111.94**

Discount(s) - Package: \$4.92

**Monthly premium after discount(s)\*: \$107.02**

Includes:

Policy Fee(s)\*: \$8.18

\*Includes stamp duty and frequency loading if applicable.

If you pay premiums by instalment (either half yearly or monthly), we levy a frequency loading to cover the cost of administration. If you want to change your method of payment, please call Customer Services on 133 667.



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# ONECARE POLICY SCHEDULE

## DATE

30 January 2018

## POLICY NUMBER

1004448247

**Life Insured:** Tania Floreancig

## LIFE COVER

Cover type	Amount insured	Monthly premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$607,752	\$36.58	Yes	13 March 2014	12 March 2104

### Options

Benefit payment type: Lump sum  
Premium type: Stepped premium  
Occupation category†: P  
Smokert: No

### Optional extras

Premium Waiver Disability Option: No  
Business Guarantee Option: No

## STAND ALONE TPD COVER

Cover type	Amount insured	Monthly premium	Indexation	Cover start date	Cover expiry date
TPD Cover (Working)	\$607,752	\$70.44	Yes	13 March 2014	12 March 2039

### Exclusions

Please note that the specific exclusions listed in the table below are in addition to any general exclusion that may apply to your Policy.

Cover type	Cover start date	Exclusions
TPD Cover (Working)	13 March 2014	No claim shall be payable under this cover for total and permanent disability arising out of any cause due to any disorder of the left foot.
TPD Cover (Working)	13 March 2014	No claim shall be payable under this cover for total and permanent disability arising from or contributed to by stress (including post traumatic stress), fatigue, physical symptoms of a psychiatric illness or condition, anxiety, depression, psychoneurotic, psychotic, personality, emotional or behavioural disorders or disorders related to substance abuse or dependency (which includes alcohol, drug or chemical abuse or dependency)

### Options

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

### Optional extras

Premium Waiver Disability Option: No  
Business Guarantee Option: No  
Life Cover Purchase Option - TPD: No