

28 October 2019

Lynch Superannuation Fund
Po Box 501
OXENFORD QLD 4210

REIMBURSE AMEX

Dear Sir or Madam,

Life Time Policy Number 4127918
Insured Person - Mrs Lynch
Renewal Notice

We appreciate the continued trust you've put in MetLife to help protect your financial security. We're happy to tell you that your policy will renew on 1 December 2019.

We want to let you know that we'll do everything we can, under this policy, to be there for you when you need it most.

Your new annual premium is \$2,544.52*. Your method of payment is credit card, therefore the premium will be collected on the 27 December 2019.

Please refer to the table below for your cover details that is effective on 1 December 2019.

Insured person(s)	Cover Name	Cover level [^]
Mrs Lynnette Lynch	Life Cover	\$207,876.00

[^]Refer to your policy document for detailed information about your policy.

*Your premium includes any discounts that may apply.

Insurance contracts can be complicated therefore we would like to take this opportunity to remind you of some of the conditions in your contract; provide information on implications of replacing your insurance contract; what to do if you suffer financial hardship or need to claim.

Why has your premium increased?

Your premiums are stepped, which means they go up each year as you get older.

If you have chosen to apply indexation to your policy the insurance benefit automatically increases your cover each year to keep pace with the cost of living, and this also increases your premium.

What happens if you cancel or replace your policy?

If you are considering cancelling or replacing your policy, you should consider risks which can include:

- If you choose to cancel your policy we won't pay a claim for any event that occurs after the policy cancellation date.
- If you are replacing your policy with a new insurer, your application will be assessed by the new insurer and a replacement policy may be issued with different features, benefits, exclusions, restrictions, or premium rates.

To ensure your cover continues to meet your needs, we suggest you talk to a financial adviser before making any change on your policy.



Remittance Advice

Policy Number: 4127919
Name: Lynch Superannuation Fund
Address: Po Box 501
OXENFORD QLD 4210

Date Due	27 December 2019
Total Payable	\$4,893.56
Pay by Credit Card	Phone: 1300 555 625 Monday to Friday 8.00am to 6.00pm(AEST) MasterCard, Visa, American Express and Diners Club accepted.
Pay by Debit Card	Complete the enclosed Direct Debit Request form and return via email, post or fax.
Pay by Cheque	Send this Remittance Advice together with a cheque made payable to: MetLife Insurance Limited.

Change of Details

Need to change your contact details?

Please provide your new details in the relevant boxes below and return via email, mail or fax.

New Residential Address (No, Street & Suburb)	State	Postcode
New Postal Address (No, Street & Suburb or PO Box)	State	Postcode
Phone Home:	Phone Mobile:	
Phone Work:	Email:	

Please return this form to MetLife Customer Service:

Email: auserVICES@metlife.com

Mail: No postage stamp required
MetLife Insurance Limited
Reply Paid 3319
Sydney NSW 2001

Fax: (02) 9266 1111

If you have any queries please call us on 1300 555 625 between Monday to Friday, 8.00am to 6.00pm AEST excluding national public holidays.

27 October 2019

Lynch Superannuation Fund
Po Box 501
OXENFORD QLD 4210

Dear Sir or Madam,

Life Time Policy Number 4127919
Insured Person - Mr Lynch
Renewal Notice

We appreciate the continued trust you've put in MetLife to help protect your financial security. We're happy to tell you that your policy will renew on 30 November 2019.

We want to let you know that we'll do everything we can, under this policy, to be there for you when you need it most.

Your new annual premium is \$4,893.56*. Your method of payment is credit card, therefore the premium will be collected on the 27 December 2019.

Please refer to the table below for your cover details that is effective on 30 November 2019.

Insured person(s)	Cover Name	Cover level [^]
Mr Michael Lynch	Life Cover	\$207,876.00

[^]Refer to your policy document for detailed information about your policy.

*Your premium includes any discounts that may apply.

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To ensure your cover continues to meet your needs, we suggest you talk to a financial adviser before making any change on your policy.

Making a claim

Claims can be lodged over the phone or online. Once we receive your claim we'll call to explain what's involved in getting it assessed. We'll also make sure that your financial adviser is kept up-to-date throughout the claim.

What to do if you're experiencing financial hardship

If you are having difficulties paying your premiums, please let us know so we can talk through your options.

We're here to help

Should you have any questions regarding your Life Time policy, please get in touch with one of our friendly Customer Experience Consultants.

 1300 555 625 (8am to 6pm AEST, Mon to Fri)

 auserVICES@metlife.com

Yours sincerely,



David Campbell
Chief Operating Officer



Remittance Advice

Policy Number: 4127918
Name: Lynch Superannuation Fund
Address: Po Box 501
OXENFORD QLD 4210

Date Due	27 December 2019
Total Payable	\$2,544.52
Pay by Credit Card	Phone: 1300 555 625 Monday to Friday 8.00am to 6.00pm(AEST) MasterCard, Visa, American Express and Diners Club accepted.
Pay by Debit Card	Complete the enclosed Direct Debit Request form and return via email, post or fax.
Pay by Cheque	Send this Remittance Advice together with a cheque made payable to: MetLife Insurance Limited.

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Please provide your new details in the relevant boxes below and return via email, mail or fax.

New Residential Address (No, Street & Suburb)	State	Postcode
New Postal Address (No, Street & Suburb or PO Box)	State	Postcode
Phone Home:	Phone Mobile:	
Phone Work:	Email:	

Please return this form to MetLife Customer Service:

Email: auserVICES@metlife.com

Mail: No postage stamp required
MetLife Insurance Limited
Reply Paid 3319
Sydney NSW 2001

Fax: (02) 9266 1111

If you have any queries please call us on 1300 555 625 between Monday to Friday, 8.00am to 6.00pm AEST excluding national public holidays.

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David Campbell
Chief Operating Officer