

30 October 2017

000613/01/021



SNP HOLDINGS PTY LTD A T F SNP
SUPERANNUATION FUND
7 WINDERMERE AVENUE
CHARMHAVEN NSW 2263

Policy number	514069107
Renewal date	07 December 2017
Payment due	\$1,110.54
Payment frequency	Yearly
Payment method	Direct Debit



ClearView LifeSolutions

Here are some of the great benefits of your cover:

Worldwide cover

You are covered 24 hours a day anywhere in the world.

Guaranteed renewable

We won't cancel your cover or increase your premium because of any change in your health, occupation or pastimes.

Payment Options



Billers code: **196568**
Ref: **514069107**



Call 132 979

Set up a direct debit from a bank account, Visa or Mastercard.



Need help?

Contact your adviser or call 132 979 Monday to Friday 8am to 7pm (Sydney time)

Dear Trustee

Your policy is due for renewal soon and we're looking forward to covering you for another year.

There is nothing for you to do

As you have a direct debit set up on your policy we will continue to debit your nominated bank account or credit card as usual. This notice is for your information only.

Indexation Benefit

This benefit helps ensure your cover maintains real value and keeps up with the increased cost of living. If you have not opted out of this benefit, the amount you are covered for has been increased and as a result your premium has also increased.

Future Increase Benefit

Did you know you can increase your benefit amount as a result of specific personal or business events, without the need to complete any additional medical questions?

Speak to your adviser today about taking up this benefit if you have recently received a pay rise, married, taken a mortgage, welcomed a new child or are a business owner and the debt or value of your business has increased.

Risks of cancelling and replacing your existing life insurance policy

If you have held your current life insurance policy for three years or more, we can't avoid your cover for innocent or accidental misrepresentation and non-disclosure of facts. You will lose this protection if you cancel your existing policy and enter a new policy.

In short, within the first three years of entering into a new policy or replacing your existing policy, your cover may be avoided for innocent or accidental misrepresentation and non-disclosure of facts.

Easy access, fast answers

If you have any questions about your policy including terms, what to do if you have difficulty making payments or if you would like to claim, please speak to your adviser or contact our Customer Service Centre on 132 979. We're committed to great service and that means we're always ready to help.

Thank you for choosing us for your life insurance needs.

Yours sincerely

A handwritten signature in black ink, appearing to read 'MM McCrea', written in a cursive style.

Mark McCrea
Head of Operations

Your cover and premium details

Policy number : 514069107

Policy owner : SNP Holdings Pty Ltd A T F SNP Superannuation Fund

Life insured : Pearl Spitty Non smoker

Pearl Spitty

Cover type	Renewal details		
	Benefit	Premium	Indexed
Life Cover	\$300,000	\$1,110.54	No

Premium and payment summary

Pearl Spitty \$1,110.54

Yearly premium \$1,110.54

Your premiums may have increased in accordance with your policy terms due to: indexation, an increase in your age under stepped premiums, changes in stamp duty rates, and changes to our premium rates.

Need help?

Your adviser Troy Mahoney 02 9621 7333
troymahoney75@gmail.com

Customer Service Centre 132 979 8am to 7pm (Sydney time), Monday to Friday
life@clearview.com.au