

## Your NEOS Protection Revised Illustration

Your illustration has been prepared by Clint Hindle. Your adviser can be contacted on 1300 416 738.

### Your quote details

Reference number	110091949
Date of quote	07/12/18

### Insured person details

Name	Leanne Xerri
Date of birth	03/09/75
Gender	Female
State	NSW
Smoker status	Non-smoker
Occupation	Manager - office or administration only, average income <\$120,000

### Your cover summary

Super	Total yearly premium	\$2,501.98
	Stamp duty <sup>1</sup>	\$77.44
	Plan fee	\$0.00
<i>If Rollover<sup>2</sup></i>	Tax rebate amount	\$375.30
	Rollover amount	\$2,126.68
Ordinary	Total yearly premium	\$554.98
	Stamp duty <sup>1</sup>	\$0.00
	Plan fee	\$0.00
	Total annualised premium	\$3,056.96

<sup>1</sup> Stamp duty is included in the total premium.

<sup>2</sup> Where Rollover is from your eligible superannuation fund.



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## Your cover details

Cover	Life Cover
Sum insured	\$685,650
Yearly premium	\$462.16
Ownership	Super
Premium type	Stepped
Optional benefits	None
Linked benefits	Attached TPD Linked CI
Occupation class	C
Loadings	25.00%
Premium category	Standard

Cover	Attached TPD Cover
Sum insured	\$685,650
Yearly premium	\$413.51
Ownership	Super
Premium type	Stepped
TPD definition	Super
Optional benefits	Life Cover Buy Back Option
Linked benefits	None
Occupation class	WCA
Loadings	None
Premium category	Standard

Cover	Linked Critical Illness Cover
Sum insured	\$75,000
Yearly premium	\$384.98
Ownership	Ordinary
Premium type	Stepped
Cover level	Plus
Optional benefits	Accelerated Life Cover Buy Back Option
Occupation class	C
Loadings	None
Health category	Standard

Cover	Income Protection Cover
Sum insured	\$5,000
Superannuation Contribution Option amount	\$0
Yearly premium	\$1,548.87
Ownership	Super
Premium type	Stepped
Cover level	Super
Cover type	Agreed Value
Waiting period	13 weeks
Benefit period	Five years
Optional benefits	Indexation Benefit
Linked benefits	None
Occupation class	WCA
Loadings	50.00%
Premium category	Standard

Cover	Child Cover
Sum insured	\$50,000
Yearly premium	\$85.00
Ownership	Ordinary
Number of children	Elijah Andrew
Optional benefits	None

Cover	Child Cover
Sum insured	\$50,000
Yearly premium	\$85.00
Ownership	Ordinary
Number of children	Phoebe Andrew
Optional benefits	None

## Important information

### Premiums

The premiums shown in this illustration are an estimation only.

Your exact premiums will be determined after your application and other requested documents have been provided and processed.

If you chose to pay your premiums yearly, you'll receive a discount. Paying premiums monthly attracts a frequency loading. This means that you'll pay a higher premium if you choose to pay monthly.

If cover is held through the NEOS Super Plan, the amount requested via rollover from your other superannuation fund will be reduced by 15%, which represents the tax deduction available to the Trustee. See the NEOS Super Plan PDS for further information.

### Product Disclosure Statement

Prior to making any decision to purchase a NEOS Protection plan, you must read the NEOS Protection Product Disclosure Statement (PDS) available [here](#). This document contains important information which will help you understand the product and to decide whether it's appropriate for your needs.

### Indexation

If your illustration shows that indexation applies, your sum insured will increase by 5% per annum for Life Cover, TPD Cover, Critical Illness Cover and Child Critical Illness Cover and 3% per annum for Income Protection Cover. This also means that your premium will increase in line with your sum insured increase each year.

### Taxation

Income Protection Cover premiums are generally tax deductible. This taxation information is a general statement only and is based on the continuance of present taxation laws and rulings and their interpretation. Your individual circumstances may be quite different.