

12 July 2021

MRS JENNETTE RADISICH  
2 BORONIA AVE  
WINDANG NSW 2528

Policy number	527642721
Renewal date	27 August 2021
Payment due if contribution	\$14,163.75
Payment due if using rollover	\$12,039.19
Payment frequency	Yearly

## ClearView LifeSolutions Super

Here are some of the great benefits of your cover:

### Provision for continuing cover

We cannot cancel your cover, place any further restrictions on your cover or increase your individual premium because of any change to your health, occupation or pastimes.

### Payment Options

Biller code: 196568  
Ref: 527642721

#### Call 132 979

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



#### Need help?

Contact your adviser, Bain Stenos on 1300 975 999 or call us on 132 979

Dear Mrs Radisich,

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

### Paying your premium

You are paying your premium by super rollover. The balance in your ClearView Life Super Cash Fund is not enough to cover the payment due. This means you need to rollover money from your other super fund by completing the enclosed form or make a contribution to cover the premium due amount.

To ensure your cover continues, please choose from one of our easy payment options shown opposite prior to your renewal date.

### Indexation Benefit

Your benefit amount automatically increases each year so it keeps up with the increased cost of living, unless you choose to opt out. The increases are set at a minimum of 5% for policies that commenced prior to 1 October 2018 - please notify us if you would like to use our updated Indexation Benefit that will only increase your benefit amount at the rate of inflation.

### Changes to the LifeSolutions Super arrangements

We recently informed you that LifeSolutions Super members would be transferred from the ClearView Retirement Plan (CRP) to the HUB24 Super Fund on 31 October 2020. Now that the transfer is complete, we would like to remind you that your policy continues with the same insurer, cover and options. However, you are reminded of some changes:

- The superannuation fund for your LifeSolutions Super product is now HUB24 Super Fund and its trustee, and therefore the policy owner, is HTFS Nominees Pty Limited. You have ceased to be a member of the CRP and you are now a member of the HUB24 Super Fund.
- Any LifeSolutions Super account balance has been transferred to the HUB24 Super Fund. Your opening account balance in the HUB24 Super Fund is the same as your closing account balance in the CRP.

Further information on the transfer and the Product Disclosure Statement for LifeSolutions Super can be found at [clearview.com.au/Tools/pds-and-brochures](http://clearview.com.au/Tools/pds-and-brochures). Information about the HUB24 Super Fund can be found at [hub24.com.au/who-is-hub24](http://hub24.com.au/who-is-hub24).

### Changes to the use of eligible rollover funds (ERFs)

Recent changes to superannuation law require ClearView to cease using eligible rollover funds (ERFs) from 1 May 2021. Instead, in circumstances where we would have transferred your account balance or member benefit to an ERF (such as where we are unable to contact you or where insurance cover has ceased and a premium refund is due) these amounts will instead be transferred to the Australian Tax Office (ATO). The ATO has processes to reunite unclaimed super money into one of your active super accounts.

More information about this change can be found at [clearview.com.au/Tools/pds-and-brochures](http://clearview.com.au/Tools/pds-and-brochures).

### Understanding your premium

You have cover with a stepped premium type, which means your premiums are recalculated each year based on your changing benefit amounts, your increase in age and any change we have made to our premium rate tables.

Last year we reviewed our premium rates as communicated on your previous renewal notice. If your cover, or part of your cover, is now in its second renewal, these rate changes did not apply at the first renewal, but do apply now.

### Continuing cover

We cannot cancel or further restrict the terms of your cover after the cover start date because of any change in your health, occupation or pastimes.

Please be aware that if you cancel your cover, this protection ceases and there is a risk that any adverse changes in your health, occupation and pastimes since your cover started may cause you to be worse off under any replacement policy. A financial adviser may be able to help assess whether this is a risk for you.

### Easy access, fast answers

If you have any questions about your policy or policy terms, are having difficulty making payments, or if you are lodging a claim, please speak to your financial adviser or contact our Customer Service Centre on 132 979, Monday to Friday 8am to 7pm (AEST). Alternatively you may email [life@clearview.com.au](mailto:life@clearview.com.au). 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



**John Perosh**  
Manager, Life Operations

## Your cover and premium details

Policy number : 527642721

Policy owner : HTFS Nominees Pty Limited

Life insured : Jennette Radisich Smoker

Jennette Radisich

Cover type	Non indexed details		Renewal details		Indexed
	Benefit	Premium	Benefit	Premium	
Life Cover	\$1,527,000	\$14,042.98	\$1,540,132	\$14,163.75	Yes

## Premium and payment summary

Jennette Radisich \$14,163.75

**Yearly premium** \$14,163.75

### Here's how we calculate your payment due amounts

<b>Yearly premium</b>	\$14,163.75
<b>Balance in ClearView Life Super Cash Fund</b>	<b>\$0.00</b>
Less amount deducted from the ClearView Life Super Cash Fund	- \$0.00
Less 15% tax benefit to ClearView Life Super Cash Fund*	- <u>\$0.00</u>
<b>Payment due via contribution</b>	\$14,163.75
<b>Payment due via rollover</b> (including 15% tax benefit)	\$12,039.19

**Note:** The 15% tax benefit (which reduces your amount payable when paying via a rollover) only applies at the time money is rolled out of your ClearView Life Super Cash Fund to pay the premium. The balance in your cash fund does not have the 15% tax benefit applied until it is actually used to pay the premium due. This is why the 'Yearly premium' amount, less the 'amount deducted from the ClearView Life Super Cash Fund' does not equal the 'Payment due via contribution' or the 'Payment due via rollover'.

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?

<b>Your adviser</b>	Bain Stenos	1300 975 999 Bain@bluechipsuper.com.au
<b>Customer Service Centre</b>	132 979 8am to 7pm (Sydney time), Monday to Friday	life@clearview.com.au

# ClearView LifeSolutions

## Enduring partial transfer request and authority form

This form should only be used where you wish for the premiums in your ClearView LifeSolutions Super policy to be funded with ongoing tax paid partial rollovers from another complying superannuation fund and you are applying for an accumulation interest in ClearView LifeSolutions Super Rollover. If you wish to fund your ClearView LifeSolutions Super premiums with a rollover of a single lump sum amount, please contact us at 132 977.

This form may be sent to either the FROM or TO fund. The Trustee does not require the original signed copy of this form and certified identification, however the FROM fund may request this.

### Personal details

Title  Mr  Mrs  Ms  Miss  Dr  Other  Gender  Male  Female Date of birth

Given name(s)

Surname

### Residential address or mailing address

Street number and name

Suburb  State  Postcode

### Contact details

Home number (  )  Work number (  )

Mobile

Email address

### Tax file number (TFN)

Declining to quote your TFN is not an offence. However, if you do not provide your TFN, ClearView will not accept your application. Please refer to the ClearView LifeSolutions Super Rollover PDS for details.

TFN  -  -

FROM fund details

Australian Business Number (ABN)

Fund name

Membership or account number

Fund phone number

(  )

Unique Superannuation Identifier (USI)

If you have multiple account numbers with this fund, you must complete a separate form for each account you wish to transfer funds from. If your FROM fund is an SMSF, you will need to complete a rollover authority for each transaction.

TO fund details

Australian Business Number (ABN)

Fund name

Policy number

Fund phone number

Unique Superannuation Identifier (USI)

## Rollover Authorisation

By signing this request form I am making the following statements:

- I apply to become a member of ClearView LifeSolutions Super Rollover and agree to be bound by the terms of the trust deed for the HUB24 Super Fund (Fund), as amended from time to time.
- I acknowledge that I have had the opportunity to read the Fund trust deed, available by calling **132 977** or online at **clearview.com.au**.
- I have received and read the PDS and Additional Information brochure for ClearView LifeSolutions Super Rollover.
- I declare that I have read and agree to the collection, use and disclosure of my personal information as set out in the 'Privacy and your personal information' section of the ClearView LifeSolutions Super Rollover Additional Information Brochure. ClearView's Privacy Policy is available at **clearview.com.au** or by contacting ClearView on **1800 265 744**. The Trustee's privacy policy is available at [eqt.com.au/global/privacystatement](http://eqt.com.au/global/privacystatement) or by contacting the Trustee's Group Privacy Officer on (03) 8623 5000.
- When I provide personal information to the Trustee about another person, I confirm that I am authorised to provide information and will inform the person (unless doing so would pose a serious threat to life or health of any individual) of the content of this form, who the Trustee is, how the Trustee will use and disclose information, that they can gain access to that information and all other matters set out in the 'Privacy and your personal information' section of the ClearView LifeSolutions Super Rollover Additional Information Brochure, and confirm that they have read the Privacy Policy.
- I am aware I may ask my superannuation provider for any information I reasonably require for the purpose of understanding my benefit entitlements, including information about any fees and charges that may apply or any other information about the effect this transfer may have on my benefits, and that I do not require any further information.
- If I am providing my TFN, I have read and understand the 'Tax File Number (TFN)' section in the ClearView LifeSolutions Super Rollover Additional Information Brochure setting out information with respect to the collection of tax file numbers.
- I am aware of any fees and charges that may apply in relation to a full or partial rollover of benefits from any other superannuation account, and I have considered where my future contributions will be paid and the effect of the rollover on any benefit entitlements (including insurance).
- If the FROM fund is a self managed superannuation fund (SMSF), I confirm that I am a trustee (or director of a corporate trustee) of the SMSF.
- I discharge the superannuation provider of my FROM fund of all further liability in respect of the benefits paid and transferred to my TO fund.
- I authorise my financial adviser and representatives of the Trustee of the HUB24 Super Fund to make inquiries and be provided with information about this transfer on my behalf.
- I request and consent to the transfer of superannuation from my nominated superannuation account on an annual basis for the full amount of my annual insurance premium (less any rollover tax benefit applicable) and authorise the superannuation provider of each fund to give effect to this transfer.
- This authority continues until the earliest of the following:
  - it is revoked by me in writing
  - the TO fund receives a replacement authority signed by me
  - my cover in ClearView LifeSolutions Super ceases, or
  - I die.

Name

Signature of account holder

Date

## Notice of complying superannuation fund

1. The ClearView Insurance Plan ('the Plan') is a regulated fund as defined under the Superannuation Industry (Supervision) Act 1993 ('SIS Act'), and is administered as a complying fund.
2. The Plan is not subject to a direction from the Australian Prudential Regulation Authority to not accept any employer contributions under section 63 of the SIS Act.
3. Under the provisions of the Trust Deed governing the Plan, benefits may be rolled over or transferred to other complying funds, or rolled over or transferred from other regulated funds.
4. The Plan is a public offer fund and is able to accept contributions for eligible persons. Contributions paid into the Plan will be maintained and paid only in accordance with the SIS Act.