



LIFE INSURANCE

15 February 2023

**MRS Yvonne Woods**  
27 Cape Barron Drive  
LARA VIC 3212  
AUS

## Your MLC Life Insurance Certificate of Currency

### Your policy details:

<b>Policy Number</b>	<b>93267625</b>
<b>Policy owner(s)</b>	<b>MRS Yvonne Woods MR Michael Woods</b>
<b>Product type</b>	<b>MLC Insurance (Wrap or SMSF)</b>
<b>State of register</b>	<b>VIC</b>
<b>Policy start date</b>	<b>18 April 2019</b>
<b>Policy expiry date</b>	<b>18 April 2059</b>
<b>Annual review date</b>	<b>18 April 2023</b>
<b>Premium payment date</b>	<b>18 April 2023 and each year thereafter</b>
<b>Premium frequency</b>	<b>Annual</b>
<b>Paid to date</b>	<b>24 April 2023</b>

### Life Insured details:

<b>Life Insured</b>	<b>Yvonne Woods</b>	<b>Date of birth</b>	<b>16 September 1984</b>
<b>Smoker status</b>	<b>No</b>	<b>Occupation group</b>	<b>-</b>

**Insurer**  
MLC Limited  
ABN 90 000 000 402  
AFSL230694

PO Box 23455  
Docklands  
VIC 3008

Tel 136 525  
mlcinsurance.com.au

Insurance is issued by MLC Limited. MLC Limited uses the MLC brand under licence from the Insignia Financial Group. MLC Limited is part of the Nippon Life Insurance Group and is not a part of the Insignia Financial Group.

**Benefit details:**

Benefit type	Benefit premium structure	Benefit amount	Frequency premium
Life Cover	Stepped	\$1,157,625.00	\$504.57
<b>Extra benefits (benefit details)</b>			
Total and Permanent Disability(extension to Critical Illness Plus)	Stepped	\$144,704.00	\$33.18
<b>Extra benefits (benefit details)</b>			
• Any occupation in total and permanent disability applied			
Total and Permanent Disability(extension to Life Cover)	Stepped	\$1,012,921.00	\$375.23
<b>Extra benefits (benefit details)</b>			
• Any occupation in total and permanent disability applied			
Income Protection Platinum	Stepped	\$4,253.00	\$1,656.67
<b>Extra benefits (benefit details)</b>			
• IIA			
• Waiting period: 30 days			
• Benefit Period to Age 65			
• Insured at Indemnity Value			
Total	Stamp duty		\$206.51
	Policy fee		\$0.00
	Total premium		\$2,776.16

Please note this is a summary of your policy only. It does not take into account directions that have been received but not yet processed as at the generation date of your certificate. For full details, please refer to your Policy Schedule.

For a full description of your Extra benefits, including any eligibility criteria that may apply, please refer to your Policy Document.

**If you need help**

If you have any questions please:

- send an email to [enquiries.retail@mlcinsurance.com.au](mailto:enquiries.retail@mlcinsurance.com.au), or
- call **13 65 25** Monday to Friday

Yours sincerely



**Michael Rogers**  
Chief Retail Insurance Officer  
**MLC Life Insurance**