

Reply Paid 4148, Sydney NSW 2001



Mr Timothy Dean Larsen
ATF Cedars Park Superannuation Fund
Cedars Park
BANANA QLD 4702

Product name:
OneCare
Policy owner(s):
Timothy Larsen
Policy number:
1003110034

16 January 2019

PREMIUM DUE

Dear Timothy

Thank you for choosing OnePath for your insurance needs. The premium for your policy is now due.

To maintain the valuable protection provided by your policy, please pay the premium amount of \$8,646.45 by 27 February 2019. Our records show that your preferred method of payment is by cheque. Please send your cheque payment to us with the payment slip below to the address shown.

Alternatively, you can pay the premium amount due by using any of the methods shown on the reverse side of this letter.

Kind regards,
Customer Services Team

OnePath Life Limited
ABN 33 009 657 176 AFSL 238341
onpath.com.au

PAYMENT ADVICE

OnePath Life Limited
Reply Paid 4148
Sydney NSW 2001

Please return this section with your payment

Amount due	\$8,646.45
Due date	27 February 2019
Policy number	1003110034
First life insured	Mr Timothy Dean Larsen

XPRFEL0023



PAYING YOUR PREMIUM

1. Periodic payments

You may choose to pay your future premium payments by periodic deductions from your:

- MasterCard
- VISA or
- Nominated bank account.

To make arrangements for direct debits, or to update your credit card or bank account details, you will need to sign and complete a Direct Debit Request form authorising your request. Please contact your adviser or Customer Services on **133 667** to obtain a form.

2. Phone

MasterCard or VISA.

Please contact Customer Services on **133 667**.

3. Pay by mail

Return the Payment Advice below either with your cheque attached or fill in your credit card details.

Post to:

OnePath Life Limited

Reply Paid 4148

Sydney NSW 2001

Please make cheques payable to **OnePath Life Limited** and remember to write your policy number and the name of the life insured on the back. **Please do not mail cash.**

Payment changes

If you pay your premiums by Direct Debit, you have the option of paying monthly, half-yearly or annually. If you wish to change how often you make payments, please notify us in writing at least 14 days before the next debit is due. Don't forget to include your policy number in your correspondence. Please fax your request to us at **02 9262 5319** or post it to **OnePath Life Limited, Reply Paid 4148, Sydney, NSW, 2001**.

Your responsibility

If you don't pay your policy premium by the due date, the policy may lapse and your valuable protection will be lost. Of course, you may reapply for cover but your application may have to be reassessed and you could be required to provide updated information about your health and pastimes.

Enquiries

Call Customer Services on **133 667**, weekdays between 8.30am and 6.00pm (AEST).

Privacy Policy

I/We consent to the collection, use, storage and disclosure of my/our personal information (including health information) as described in our Privacy Policy which is available at our website onepath.com.au or by calling Customer Services on 133 667.

If I have provided information about another person in this application (for example a beneficiary or life insured), I declare that I have the consent of that person to do so. I understand that OnePath Life requires me to inform the person concerned that I have done so and direct them to our Privacy Policy which is located at our website onepath.com.au

PAYMENT ADVICE

Credit card payment authorisation

To pay this premium payment only by credit card, please complete this form. Should you wish to make regular premium payment by credit card, please contact Customer Services on **133 667** and an appropriate authorisation will be forwarded to you.

Please debit my Mastercard Visa

Card number

Expiry date / Payment amount \$

Cardholder name

Signature _____ Date (dd/mm/yyyy) / /

Investment

Insurance

Superannuation

YOUR ONECARE ANNUAL SUMMARY

OnePath

Mr Timothy Dean Larsen
ATF Cedars Park Superannuation Fund
Cedars Park
BANANA QLD 4702

YOUR NEW ANNUAL PREMIUM IS

\$8,646.45

16 January 2019

Dear Timothy,

The anniversary of the start of your OneCare held through super insurance policy is 27 February 2019.

Each year before your policy anniversary we provide an Annual Summary to let you know about any changes to your policy, cover and premium. This information, with a breakdown of how your premium is calculated, is included in the enclosed Policy Schedule.

We have included information about the indexation increase to your cover to help you decide whether or not you wish to accept a higher amount insured. As the amount insured increases with indexation, your premium will usually also increase. See over for details.

NEXT STEPS: STAY PROTECTED 1-2-3

- 1 To ensure your cover continues to meet your needs review your Policy Schedule and the information on the following pages on Indexation.
- 2 If you are happy, simply send us your cheque for your new premium amount to OnePath Life Limited, Reply Paid 4148, Sydney NSW 2001. The changes will take effect from 27 February 2019.
- 3 Keep your Policy Schedule in a secure place.

WE'RE HERE TO HELP

Thank you for choosing OnePath.

If you have questions or changes, please contact us or your financial adviser, Neville Taskis. For more information visit <http://www.onepath.com.au/covered-online.aspx>

Kind regards

Customer Services Team

YOUR COVER

See the enclosed Policy Schedule

POLICY OWNER(S)

Timothy Larsen

FUND NAME

Cedars Park Superannuation Fund

POLICY NUMBER

1003110034

PAYMENT DUE

27 February 2019

LIFE INSURED

Timothy Larsen

QUESTIONS OR CHANGES?



Call us:

133 667 weekdays
8.30am to 6.00pm (AEST)



Email us:

customer.risk@onepath.com.au



Your Financial Adviser:

Neville Taskis
0754767298

ABOUT YOUR COVER AND PREMIUM

Your premium and cover changes every year on your policy anniversary, which is 27 February. Your premium is calculated based on our premium rates, the amount and type of your cover, your age, premium type, and any discounts. It also includes the Policy Fee(s) applicable to your cover. Note that your premium will reflect the indexation increase to your cover.

YOUR PAYMENT

Please send a cheque for \$8,646.45 using the enclosed Reply Paid envelope. Please allow enough time so it gets to us before 27 February 2019.

If you are considering cancelling your cover, you should be aware of the risks. This includes having no cover if an insurable event occurs. Also, if you are considering cancelling your cover and replacing it with another policy with us or another insurer, you may not be able to get cover on the same terms, or at all, or you may have to pay a higher premium if your health has changed. The same may apply if you cancel your cover and at a later time apply again for cover.

If you need assistance with paying your premiums or adjusting your cover, call us on 133 667 or contact your financial adviser, Neville Taskis. We're flexible and we may be able to help.

NEED TO CLAIM?

Call 1300 555 250
or contact your
financial adviser

CUSTOMER STORY - ONE LESS THING TO WORRY ABOUT*

Stan[^], a 46-year old building foreman, took out a OneCare policy for Life, Total Permanent Disability and Trauma. Shortly afterwards, he experienced minor chest pain but was not overly concerned - he was too busy to take time off work to have it checked out.

A year and a half later, while at work Stan experienced severe chest pain and alerted work mates. He was transferred to hospital where doctors determined that he had suffered a heart attack.

Stan lodged a Trauma claim and subsequently received a lump sum payment to assist with his recovery.

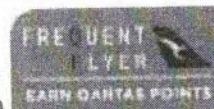
* This case study is shown for illustrative purposes only and is not a prediction or estimate of a benefit that may be payable to you.

[^] Name, age and occupation have been changed to protect the claimant's identity.

Earn Qantas Points with your policy

If you're a Qantas Frequent Flyer member, you can earn 1 Qantas Point per dollar of

premium paid on your eligible policy. Not a Qantas Frequent Flyer member? OnePath have arranged to waive the join fee for eligible policy holders if you join at qantas.com/onepathjoin[^]. To start earning points, go to onepath.com.au/qff and enter your Qantas Frequent Flyer membership number.



Important Information

[^] You must be a Qantas Frequent Flyer member and correctly register your Qantas Frequent Flyer membership details with OnePath Life to start earning Qantas Points on eligible premiums you pay. A joining fee usually applies, however OnePath Life are offering complimentary membership to eligible policy holders. This complimentary offer may be withdrawn at any time. Membership and Qantas Points are subject to Qantas Frequent Flyer program terms and conditions. Qantas Points accrue in accordance with and subject to the 'OnePath and Qantas Frequent Flyer Rewards terms and conditions'. Eligible policies are OneCare, OneCare Super and SmartCare. The maximum number of points you can earn on eligible policies is capped at 20,000 points per year, per policy.

INDEXATION

To help your insurance keep up with the rising cost of living the amount insured increases automatically at each policy anniversary. This is called indexation. This year's increase is 5.0% for Life, TPD, Trauma, Extra Care and Child Cover. These changes will take place on 27 February 2019.

Indexation will affect your premium. As the amount insured increases due to indexation, your premium will usually increase. In some cases your premium may reduce if your increased amount insured moves your cover to a higher discount band.

Below is a summary of your cover and premiums with indexation, and without indexation. You may decline indexation on all or some covers on your policy.

Cover	With Indexation		Without Indexation	
	Amount Insured	Annual Premium	Amount Insured	Annual Premium
Timothy Larsen				
Life Cover	\$1,876,132	\$3,327.40	\$1,786,793	\$3,170.59
TPD Cover (Working)	\$1,340,095	\$5,319.05	\$1,276,281	\$5,068.39



Amend your cover and premium or the way you pay

ACCEPT OR DECLINE INDEXATION

To accept indexation:

You don't need to do anything different. Send us your cheque for your new premium amount as you usually would.

To decline indexation:

Speak to your financial adviser or our Customer Services Team on 133 667, weekdays 8.30am to 6.00pm (AEST) by 29 March 2019.

Important Information

OneCare held through super is issued by OnePath Life Limited (ABN 33 009 657 176 AFSL 238341) (OnePath Life).

This information is of a general nature and has been prepared without taking account of your objectives, financial situation and needs. You should consider whether the information is appropriate for you having regard to your objectives, financial situation and needs. OnePath recommends you read the enclosed information and the OneCare PDS before deciding whether to continue to hold this product.



OnePath Life Limited
ABN 33 009 657 176 AFSL 238341
onpath.com.au

ONECARE POLICY SCHEDULE

DATE

16 January 2019

YOUR POLICY SUMMARY

Policy number: 1003110034
Policy owner(s): Timothy Larsen
Fund name: Cedars Park Superannuation Fund
Policy start date: 27 February 2012
Policy anniversary date: 27 February

	First name	Surname	Date of birth	Gender
Life/lives insured:	Timothy	Larsen	16 December 1969	Male

Annual premium*: \$8,646.45

Includes:

Policy Fee(s)*: \$89.66

*Includes stamp duty if applicable.

You should keep this Policy Schedule in a secure place, along with your other insurance policy documents, as they will be required when you make a claim. If you lose the Policy Schedule, Policy Terms or any of your other insurance documents you can contact us for a replacement copy. We may charge a fee to cover our costs in issuing a replacement. The amounts insured under this policy are subject to the Policy Schedule, Policy Terms and any other notice issued by us to you. OnePath Life Limited (ABN 33 009 657 176, AFSL 238341) ('OnePath Life') is the issuer of the product and is a wholly owned subsidiary of ANZ. ANZ is an authorised deposit taking institution (Bank) under the Banking Act 1959 (Cth). Although OnePath Life is owned by ANZ, OnePath Life is not a Bank. Except as set out in the PDS and Policy Terms, the obligations of OnePath Life do not represent a deposit or other liability of ANZ or its related group companies. None of them stands behind or guarantees the obligations of the issuer or the products.

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ONECARE POLICY SCHEDULE

DATE

16 January 2019

POLICY NUMBER

1003110034

Life Insured: Timothy Larsen

LIFE COVER WITH OPTIONAL TPD COVER

Cover type	Amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$1,876,132	\$3,327.40	Yes	27 February 2012	26 February 2100
TPD Cover (Working)	\$1,340,095	\$5,319.05	Yes	27 February 2012	26 February 2035

Exclusions

Please note that the specific exclusions listed in the table below are in addition to any general exclusion that may apply to your Policy.

Cover type	Cover start date	Exclusions
TPD Cover (Working)	27 February 2012	No claim shall be payable under this cover for total and permanent disability arising out of any cause due to any disease, disability, disorder, injury, operation or treatment, whether directly or indirectly caused or contributed to by Tinnitus.

Options

Benefit payment type: Lump sum
Premium type: Stepped premium
Occupation category†: H
TPD definition: Any Occupation
Smoker†: No

Optional extras

Premium Waiver Disability Option: Yes
Business Guarantee Option: No
Double TPD Option: No

† Last recorded details. If any of this information has changed, you can let us know by contacting Customer Services on 133 667.



Mr Timothy Dean Larsen
Cedars Park
BANANA QLD 4702

Product name: OneCare
Policy owner(s): Mr Timothy Larsen
Policy number: 1003110034

21 September 2018

Important information about your OneCare policy

Dear Mr Larsen,

Thank you for being a valued customer of OnePath.

Why are we writing to you?

To help you prepare your income tax return for the year ending 30 June 2018, we recently sent you a statement with details of premiums paid on your policy throughout the financial year. You would have received this either by mail or email.

Unfortunately we have incorrectly displayed the product name as "SmartCare" instead of the correct product name being "OneCare".

Please be assured that all of your policy information; insured name, cover, and premium details on the statement are correct and can be used to prepare your income tax return.

If you would like a new copy of your statement with the correct product name then please contact us (see below).

We sincerely apologise for any inconvenience that this may cause.

Any questions?

If you have any questions about your policy, or require any further assistance, please:

- call us on 133 667, weekdays between 8:30am and 6.00pm (AEST), or
- email us at customer.risk@onepath.com.au
- speak to your financial adviser.

Kind regards,

Customer Service Team

GPO Box 4148, Sydney NSW 2001
T 133 667
F 02 9262 5319
E customer.risk@onepath.com.au
onepath.com.au

OnePath Custodians Pty Limited
ABN 12 008 508 496
AFSL 238346 RSE L0000673
OnePath Life Limited
ABN 33 009 657 176
AFSL 238341