

Member Number: 25367544

26th December 2018

Mrs Diane Flecknoe
82 Ash Drive
BANORA POINT NSW 2486

Dear Mrs Flecknoe,

RE: Your HCF Life Insurance Policy

Your ongoing insurance protection is very important to you and your family's financial survival. The attached 'Amendment Notice' confirms changes to your insurance policy and should be reviewed carefully to ensure you have cover that adequately meets your needs.

We often forget that big changes to our lives, like the arrival of a new baby or purchase of a house, may leave us without enough insurance protection. The consequences of insufficient protection can be devastating for individuals and their families.

Ways to protect you and your family

HCF Life offers a range of affordable and unique insurance options which provide financial protection for you and your family in the unfortunate event of illness, injury or death. Some of the products available are:

- * Kids' Accident Cover - up to \$100,000 for less than \$1 per week per child if they are injured or permanently disabled
- * Critical Illness Cover - pays a specified sum per condition up to \$50,000, depending on your level of cover, should you suffer from one of the specified conditions
- * Income Assist Insurance - competitively priced benefit available to protect your income in the event of illness or injury, open to people between the ages of 18 and 54

It's easy to apply for any of HCF Life's cover options so simply call us on 13 13 34 or visit a branch or www.hcf.com.au if you would like to increase the amount of insurance you have or find out more about what we have to offer.

We look forward to hearing from you.

Yours sincerely



Sarah Drury
Head of Customer Operations, Life

The products above are issued by HCF Life Insurance Company Pty Limited ABN 37 001 831 250 AFSL 236 806. Consider the Product Disclosure Statement for Kids' Accident Cover, Critical Illness Cover and Income Assist Insurance, available from any HCF branch, by calling 13 13 34 or at www.hcf.com.au, and your financial situation, objectives and needs before making any decisions about these products as the information provided does not take these into account.