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Flecks Future Fund 82 Ash Drive BANORA POINT NSW 2486

Your policy anniversary

Qantas Life Insurance

Policy number

1689548

Policy anniversary date

10 May 2019

Qantas Frequent Flyer Number

1933335380

10 April 2019

Dear Trustees

Important changes and updates to keep you protected

Thank you for being a Qantas Life Insurance customer. Each year, as you reach the anniversary of your policy, adjustments need to be made to ensure you continue to be protected.

What's changed?

The cover provided by your policy has been increased to keep up with inflation. Premiums have been adjusted to reflect this increase as well as an increase in the age of the person insured under the policy.

Please see the amount of cover and premiums for the next 12 months in the enclosed Policy Summary.

What do you need to do?

You do not need to make any additional payment in response to this letter—this is simply to let you know of changes at your policy anniversary.

As you have set up an automatic debit from a nominated account, your new premiums will continue to be debited monthly from that account.

Making changes to your policy

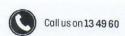
Life can change at any moment, so you can make changes to your policy whenever you need to. If you are considering cancelling or replacing this policy please be aware there are risks in doing so. For example, the same cover may not be offered, or offered on different terms. You should consider the terms and conditions of each insurance contract before deciding to make a change. To make changes, simply call 13 49 60, 9am – 7pm, Monday to Friday.

Lodging a claim is easy

Anyone can lodge a claim. All you need to do is call and you'll be assigned a dedicated claims manager who will take care of all the details and email or post everything out, including a Claim form and Claim FAQs.

Once all documentation has been returned your claims manager will work swiftly to assess your claim.

Need help?





Email: hello@qantasinsurance.com





Policy Summary

Qantas Life Insurance

Policy number	1689548	
Policy owner	Flecks Future Fund	
Schedule issue date	10 April 2019	
Policy commencement date	10 May 2017	
Policy anniversary date	10 May 2019 and each following 10 May	
Life Insured	Stephen Flecknoe	
Insurance	Benefit Amount	
Life Insurance	\$105,000.00	
First premium amount	\$95.30	
First premium date	10 May 2019	
Premium frequency	Monthly	

Payment details

Payment method	Direct Debit	
Account number	XXXXXX396	
BSB	XXX-879	

 $If you would like to change the method of payment, please call 13\,49\,60 \ at least 3 \ business \ days \ prior to your \ anniversary \ date.$

Need help?



Email: hello@qantasinsurance.com





Qantas Life Insurance (continued)

Life insured: Stephen Flecknoe		
Date of birth	23 May 1961	
Gender	Male	
Smoker status	Non-smoker Non-smoker	
Occupation	Fire System Technician	

Life Insurance details	
nsurance commencement date	10 May 2017
Cover end date	10 May 2061
Premium structure	Stepped
Benefit amount	\$105,000.00
Cover	Your selection
Accident Cover	Cover commencement date 10 May 2017
Iliness Cover	Cover commencement date 10 May 2017
Adventure Sports Cover	Not covered
Options	
Premium Relief	Not included
Inflation Protection	Included
Discounts	
Multi-cover	Applies
Heart Foundation Healthy BMI Discount	Does not apply
Large sum insured	Does not apply
Premium amount	\$95.30

This is a stepped premium structure, which means your premiums will generally go up each year with age and level of cover.