

22 November 2017



## LIFE INSURANCE

Zahra Family Superfund  
Mr Tony Zahra  
9 Burley Court  
WYNDHAM VALE VIC 3024

**Policy number**  
93203975  
**Product name**  
MLC Insurance  
**Policy owner**  
Zahra Family Superfund

Dear Mr. Zahra,

### Some important information about your claim

We're contacting you about your Income Protection claim under the above named policy. Our response to you includes details from our conversation on 22 November 2017 when we spoke about your recovery progress and return to full time work.

### Your claim details

Date of Disability:	29 September 2017
Waiting period	29 September 2017 to 28 October 2017
Date payments start from:	29 October 2017
Monthly Benefit:	\$4,500.00

### Your payment details

On the information provided and, as per our agreement on the 22 November 2017, we can advise an amount of \$4,500.00 has been credited into your nominated bank account to settle your claim now that you have returned to full time work, in your usual occupation, effective 2 December 2017. This payment represents your Total Disability benefit for the 29 October 2017 to 1 December 2017.

### Taxation

PAYG tax has not been deducted from your payment. Under current Australian Taxation Legislation all income protection claim benefit payments are likely to be treated as income and must be taxed. This means you must declare your benefit under the heading of 'income' in your income tax return.

### Further information

If you are unable to return to work by the above listed date or your circumstances have changed and you need to speak to us about further requirements please contact us on **1300 125 246**. We may require extra supporting documentation and this may include documents such as:

MLC Limited  
ABN 90 000 000 402 AFSL 230694

PO Box 200  
North Sydney NSW 2059

Tel 1300 125 246  
Fax 1800 550 081  
[mlc.com.au](http://mlc.com.au)

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- Financial documents (e.g. individual/business tax returns including profit and loss statements, balance sheets and notice of assessment) to allow us to determine your pre and post disability earnings and reconcile any benefits that have been paid to you
- Medical evidence that may include treating doctors reports/investigation and test results, and
- Independent medical examination/specialist reports.

We will need to review your eligibility for future benefits and reconcile payments made to date against all periods of disability (including a retrospective review of benefits already paid) and make adjustments if required.

As advised in the first part of this letter this payment has been made on the basis that your claim is now closed, as you have told us you are returning to work in early December 2017.

We wish you well with your ongoing recovery.

**Any questions?**

Please call me if you have a change of circumstances which may affect your claim outcome or if you have any questions. You can call me directly on 03 9927 0156 or email me at [nicole.hunt@mlcinsurance.com.au](mailto:nicole.hunt@mlcinsurance.com.au). Alternatively call MLCL Claims on **1300 125 246** or email [claims.administration@mlc.com.au](mailto:claims.administration@mlc.com.au).

Yours sincerely,



Nicole Hunt  
**Claims Consultant**  
**MLC Life Insurance**

Cc: Jared Painter (Financial Advisor)