

24 April 2020



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Private & Confidential

R C B Superannuation Fund
17 Cooper Close
BEACON HILL NSW 2100

**Anniversary notice for Accelerated Protection
Policy Number: 1469419**

Dear Trustee,

We are writing to let you know that your **policy is approaching its anniversary**. In this letter, you'll find important information that explains any updates to your policy and premium changes. To assist with your understanding of some important Life Insurance terminology, we have included a more detailed explanation in the Glossary at the end of this letter.

The below table includes a summary of your cover, including your new Benefit Amounts and Premiums, applicable from **9 June 2020**.

Policy Summary

Life Insured: Robert Bruce

Your Plan	Premium Type	Inflation Protection	Benefit Amount	Premium (monthly)
Life Insurance Plan	Stepped	✓	\$1,260,000	\$288.91
TPD Insurance (Attached) - Death Buy-Back Option	Stepped	✓	\$1,260,000	\$362.93

New total monthly premium is \$651.84*

*includes Policy Fee and Stamp Duty (if applicable)

Your next payment amount may differ from your new premium if you have a credit or outstanding amount due on your policy.

How is your premium calculated?

When you first purchased your policy, we used the information you provided, including your health and product choices, to set your initial premium. Each year we review your premiums. The premium type you chose (such as Stepped or Level premium) and whether you selected Inflation Protection (which increases your Benefit Amount with inflation), affects how your premium may rise. Finally, we look at any discounts that may need to be applied.

We, like the wider insurance industry, continue to experience higher than expected claims. Due to this, we have also increased the underlying premium rates used to calculate your premium. This ensures future claims are well funded.

More information about stepped & level premiums and inflation protection can be found in the Glossary at the end of this letter or the original Product Disclosure Statement (PDS) and Policy Document issued to you. You can also find complete details of your cover and your chosen options in the last Policy Schedule issued to you.

Does Inflation Protection continue to meet your needs?

Inflation Protection automatically increases your Benefit Amount annually to keep in-line with inflation (also referred to as Consumer Price Index in the Product Disclosure Statement) and by doing so, your premium increases. Talk to your adviser to