

Term Life Cover Statement


 000018 000
 Mr Sean Carroll
 PO Box 690
 CLEVELAND QLD 4163

23 December 2020

Dear Mr Carroll

This is your insurance policy statement.

Your policy provides the opportunity to increase your cover from the upcoming policy anniversary to protect against inflation. The table on the reverse of this notice shows the cover and premium details if you wish to accept or decline the increase. The account from which it will be deducted is shown below.

As premiums are being deducted from your account **there is no need to send any payment.**

We take this opportunity to thank you for allowing us to provide your valuable cover. Suncorp Life has a proud history of providing protection and financial security and we look forward to continuing our association with you for years to come.

If you wish to decline the increase in cover please contact us. We'll be happy to help.

Yours sincerely
Life & Super Customer Service Team

Policy Number

S2044169

Insured Person

Mr Sean James Carroll

Policy Owner

Mr Sean James Carroll


Important Dates

- Policy anniversary
22 January each year
- Policy commencement
22/01/2008


Your Adviser

Mr Byron Breckle
07 3319 5100

Customer Service

 13 11 55
 & ask for 'Super' 8am to 6pm

Internet

 www.suncorp.com.au

► See your Policy Benefits and Features over

Amount debited from your Suncorp Bank Limited Brisbane account ending with the numbers 086 each month.

\$275.30

Asteron Life & Superannuation Limited ABN 87 073 979 530, AFSL 229880 (Asteron) is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). The obligations of the different entities of TAL and Suncorp are not guaranteed by other entities. Asteron is authorised to use the Suncorp brand.

Superannuation and Investments GPO Box 68, Sydney NSW 2001

Ph: 13 11 55 & ask for 'Super' 8.30am to 5.30 pm EST

Fax: 1300 766 833 Web: www.suncorp.com.au

Term Life Cover
Statement

Policy Number

S2044169

Benefits and Features

• Stepped Premium Policy Group	• Automatic Indexation
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Benefit Table

	If you decline Automatic Increase		If you accept Automatic Increase		Expiry Date
	Sum Insured	Monthly Premium	Sum Insured	Monthly Premium	
Yearly Renewable Life Insurance with Future Insurability	\$1,340,095	\$257.05	\$1,407,100	\$269.90	22/01/2069
Policy Fee		\$5.40		\$5.40	
Total		\$262.45		\$275.30	

Term Life Cover Nominated Beneficiaries



Insured Person
Mr Sean James Carroll

Policy Owner
Mr Sean James Carroll



Mr Sean Carroll
PO Box 690
CLEVELAND QLD 4163

Dear Mr Carroll

23 December 2020

By nominating beneficiaries you are directing where the benefits under this policy are to be paid in the unfortunate event of your death. To ensure that we pay these benefits to whom you intend, it is important that our information is correct.

Please refer to the table below marked Nominated Beneficiary details as this displays the current beneficiaries you have nominated under this policy. If this information is correct, you do not have to do anything. Your current nominations will not change.

If your nominations require alteration, please complete the form overleaf and return to us:

Asteron Life Customer Service, GPO Box 68, Sydney NSW 2001.

To assist in identifying the correct beneficiary and avoid any confusion at the time of claim, please ensure the full details are provided, including the complete name and address and that the total equals 100%. You can nominate up to 10 beneficiaries, which are required to be either an individual, company or registered charity.

We will confirm in writing that the alteration has become effective.

Yours sincerely
Life & Super Customer Service Team

Nominated Beneficiary details

Name of Nominated Beneficiary	Relationship to Policy Owner	Date of birth of Beneficiary	Proportion of Sum Insured
Jane Carroll	Other		100.00%
Total			100.00%

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Term Life Cover
Nominated Beneficiaries

Policy Number
 S2044169

Insured Person
 Mr Sean James Carroll

I wish to change my Nominated Beneficiaries.

I nominate the beneficiaries below to receive the specified proportion of the sum insured payable on my death. The payment is subject to the terms and conditions of the policy and any limitations imposed by law at the time of payment.

I understand that this nomination will be void if the ownership of the policy is changed.

The nominated beneficiaries must be individuals, companies or registered charities.

Signature

Date

Change of Nominated Beneficiary details

Name and address of Nominated Beneficiary	Relationship to Policy Owner	Date of birth of Beneficiary	Proportion of Sum Insured
Total			100%

“Things you should know”

Please consider this important information alongside your Product Disclosure Statement, Policy Document and Schedule.

Explaining premium increases

Insurance premiums increase from time to time and if you have noticed an increase to your premium in your Renewal Notice or Annual Statement it may be for a number of reasons:

- If your policy includes an indexation benefit to help maintain the value of your insurance against inflation, this will trigger an increase to your level of cover or sum insured and may cause an increase in the premiums you pay for your insurance.
- The indexation benefit may still be applied to level premiums and cause an increase to your premiums.
- If you have chosen, or the policy includes a stepped premium your premium may increase each year as you get older.
- We can also change premiums for all policies of the same kind, for example as a result of changes in government fees and charges or increased costs. When we do this we won't single your policy out for a premium increase. If we do apply an increase to your policy, we'll provide you with at least 30 days' notice and you'll be charged the new premium from your next policy anniversary.

If you have any further questions in regards to your premiums, please contact us.

Risks of cancelling or replacing an existing Life Insurance Policy

When you started your policy, your age, medical history, lifestyle and occupation may have been taken into consideration to calculate your premium and offer you cover. If you cancel your policy and re-apply for life insurance at a later date, either with us or another insurer, you may not be able to obtain the same level of cover for the same price or conditions, especially if your health has changed.

When you are considering replacing an existing policy it is important to remember that a new policy may offer different benefits and conditions. There may for example be different benefit waiting periods, limits and exclusions. You should ensure that any replacement cover continues to meet your needs and that you will not be disadvantaged in cancelling your existing cover.

Cancelling your insurance means you could be losing a valuable safety net. Even if you have some default cover inside super, this may not be accessible or provide enough cover to meet your needs at claim time.

If you have any further questions in regards cancelling or replacing a life Insurance policy, please contact us or speak to a financial adviser.

If your circumstances change

If you want to change the terms of your policy or are having difficulty meeting your payments, our friendly team of insurance specialists can answer all your questions.

Alternatively, if you feel your financial requirements are more complex and you require financial advice, you can turn to a financial adviser for help. Our contact details are provided in your renewal notice or annual statement.

What to do in the event of a claim

In the unfortunate event you need to make claim, one of our friendly staff will be there to help take care of you, your nominated beneficiaries or your legal personal representative. Please call us as soon as practical to notify us of the claim and we will provide you with a claim pack detailing what information we may need to assess your claim. For further information on what may be required please view our website or contact us using the details provided in your renewal notice or annual statement.

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