



LIFE INSURANCE

MLC Life Insurance Policy Schedule

This Policy Schedule replaces any previous Policy Schedules. Effective date 21 May 2021

Policy details

Policy Owner	AD Khan Pty Ltd ATF Jackie's SMSF Superannuation Fund		
Product name	MLC Insurance (Wrap or SMSF)		
Policy number	93240716	Policy start date	21 May 2018
Annual renewal date	21 May	Monthly premium*	\$98.03
Monthly policy fee	\$0.00	Stamp Duty state	NSW
Monthly Stamp Duty	\$2.98		

* Your Monthly premium includes the policy fee and stamp duty

Life Insured Details

Life Insured

Life Insured	Mr Mohammed Daud	Date of Birth	17 July 1976
Age next birthday	45	Occupation Class	B

What you're covered for

Mr Mohammed Daud Life Insured

Benefit type	Premium structure	Benefit amount	Monthly Premium	Benefit expiry date	Smoker status	Inflation Linked
Life Cover	Stepped	\$347,288	\$33.11	21 May 2051	Non-smoker	Yes
Extra benefits (benefit details)						
Special Conditions						
• Exclusion: This insurance is being issued on the basis that it is to replace existing insurance cover. If the existing cover is not cancelled, any Benefit that is payable on the occurrence of an event under this insurance cover will be reduced by any benefit payable on the occurrence of the same event under your existing cover.						
Waiver		\$397	\$2.31	21 May 2042	Non-smoker	No
Extra benefits (benefit details)						
Income Protection Standard	Stepped	\$1,568 per monthly	\$59.63	21 May 2047	Non-smoker	Yes
Extra benefits (benefit details)						

- Claim Indexation Applicable included
- Waiting Period 90 days
- Benefit Period to Age 65
- Insured at Indemnity Value

Special Conditions

- Exclusion: This insurance is being issued on the basis that it is to replace existing insurance cover. If the existing cover is not cancelled, any Benefit that is payable on the occurrence of an event under this insurance cover will be reduced by any benefit payable on the occurrence of the same event under your existing cover.

The premium details in this Schedule will be valid until the next review date. This Schedule is current as at the effective date shown, and replaces any Schedule previously issued. You should refer to the Policy Document for full details of when we will pay a Benefit.