



LIFE INSURANCE

# MLC Life Insurance Policy Schedule

This Policy Schedule replaces any previous Policy Schedules. Effective date 23 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	93241023	Policy start date	23 May 2018
Annual renewal date	23 May	Monthly premium*	\$279.48
Monthly policy fee	\$0.00	Stamp Duty state	NSW
Monthly Stamp Duty	\$9.68		

\* Your Monthly premium includes the policy fee and stamp duty

## Life Insured Details

### Life Insured

Life Insured	Mrs Ameena Khan	Date of Birth	8 December 1967
Age next birthday	54	Occupation Class	B

## What you're covered for

### Mrs Ameena Khan Life Insured

Benefit type	Premium structure	Benefit amount	Monthly Premium	Benefit expiry date	Smoker status	Inflation Linked
Life Cover	Stepped	\$347,288	\$70.12	23 May 2042	Non-smoker	Yes
<b>Extra benefits (benefit details)</b>						
<b>Special Conditions</b>						
• 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		\$841	\$6.31	23 May 2033	Non-smoker	No
<b>Extra benefits (benefit details)</b>						
Income Protection Standard	Stepped	\$1,568 per monthly	\$193.37	23 May 2038	Non-smoker	Yes
<b>Extra benefits (benefit details)</b>						

- 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.