

MLC Life Insurance Policy Schedule

LIFE INSURANCE

Inflation

Smoker

This Policy Schedule replaces any previous Policy Schedules. Effective date 23 May 2022

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		
Review Date(Annual renewal)	23 May	Monthly premium*	\$370.38		
Monthly policy fee	\$0.00	Stamp Duty state	NSW		
Monthly Stamp Duty	\$13.50				

^{*} 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	55	Occupation Class	В

Benefit Monthly

Benefit

What you're covered for

Mrs Ameena Khan Life Insured

Benefit type	Premium structure	amount	Premium	expiry date	status	Linked			
Life Cover	Stepped	\$364,652	\$79.83	23 May 2042	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		\$958	\$7.18	23 May 2033	Non-smoker	No			
Extra benefits (benefit details)									
Income Protection Standard	Stepped	\$1,623 per monthly	\$269.87	23 May 2038	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.