

Defence Health Term Life Statement



Part of the Suncorp Group

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ATF The Fidelity Superfund
Invesco Holdings P/L
PO Box 552
BENTLEIGH EAST VIC 3165

8 August 2018

Dear Policy Owner

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. Asteron 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
Asteron Life Customer Service

Policy Number

81414223

Insured Person

Mr Barry Gordon Sermon

Policy Owner

Invesco Holdings P/L

Important Dates

- Policy anniversary
7 September each year
- Policy commencement
07/09/2010



Customer Service

1800 221 727 8am-6pm
02 8275 3999

Internet

www.asteronlife.com.au

► See your Policy Benefits and Features over

Amount debited from your Westpac Banking Corporation Victoria Harbour Branch account ending with the numbers 413 each month.

\$299.20

Issuer: Suncorp Life & Superannuation Limited ABN 87 073 979 530 AFSL 229880

Customer Service GPO Box 68, Sydney NSW 2001
Ph: 1800 221 727 or 02 8275 3999 8am to 6pm EST
Fax: 1300 766 833 Email: life_customerservice@asteronlife.com.au
Web: www.asteronlife.com.au

Defence Health Term Life
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Benefits and Features

• Stepped Premium Policy Group	• Indexation Benefit
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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	
Defence Health Term Life	\$2,188,442	\$293.62	\$2,230,022	\$299.20	07/09/2051
Total		\$293.62		\$299.20	

Defence Health Term Life has a flat premium rate, irrespective of age, up to age 60 next birthday. On the policy anniversary date after you reach age 60 the premium will be recalculated using the appropriate premium rate for your age from the then current table of premium rates. As a result, from age 60, premiums will increase each year.

The premium for optional Critical Conditions Benefit increases as you move through the age bands. The age bands are:

- | | | |
|-----------------------|-----------------------|-----------------------|
| 17 - 35 next birthday | 36 - 40 next birthday | 41 - 45 next birthday |
| 46 - 50 next birthday | 51 - 55 next birthday | 56 - 60 next birthday |

Premium rates for age 61 – 89 next birthday and all age bands are available from Asteron’s Life Customer Service team.

If you leave the ADF Regular Services or the Active Reserve the non-serving persons premium rate will then apply. Please contact Asteron Life Customer Service immediately so that the necessary adjustment can be made and for details of your new premium.



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Change Of Contact Details

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Please inform us of any change in contact details by telephone, email or post.

New Details

Mailing Address	
	Post Code
Email Address	
Home Phone	Business Phone

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"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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