

30 August 2021

TIVS SUPER COMPANY PTY LTD A T F TIVS SUPER  
FUND  
37 ROSEMONT STREET  
WEST WOLLONGONG NSW 2500

Policy number	517849290
Renewal date	09 October 2021
Payment due	\$376.06
Payment frequency	Monthly
Payment method	Direct Debit

## ClearView LifeSolutions

### Here are some of the great benefits of your cover:

#### Worldwide cover

You are covered 24 hours a day anywhere in the world.

#### Provision for continuing cover

We cannot cancel your cover, place any further restrictions on your cover or increase your individual premium because of any change to your health, occupation or pastimes.

### Payment Options



#### Call 132 979

Set up a direct debit from a bank account, Visa or Mastercard.



#### Need help?

Contact your adviser, Bain Stenos on 1300 975 999 or call us on 132 979

Dear Trustee,

Your policy is due for renewal soon and we're looking forward to covering you for another year.

#### There is nothing for you to do

As you have a direct debit set up on your policy we will continue to debit your nominated bank account or credit card as usual. This notice is for your information only.

#### Indexation Benefit

Your benefit amount automatically increases each year so it keeps up with the increased cost of living, unless you choose to opt out. The increases are set at a minimum of 5% for policies that commenced prior to 1 October 2018 - please notify us if you would like to use our updated Indexation Benefit that will only increase your benefit amount at the rate of inflation.

#### Understanding your premium

You have cover with a stepped premium type, which means your premiums are recalculated each year based on your changing benefit amounts, your increase in age and any change we have made to our premium rate tables.

Last year we reviewed our premium rates as communicated on your previous renewal notice. If your cover, or part of your cover, is now in its second renewal, these rate changes did not apply at the first renewal, but do apply now.

#### Continuing cover

We cannot cancel or further restrict the terms of your cover after the cover start date because of any change in your health, occupation or pastimes.

Please be aware that if you cancel your cover, this protection ceases and there is a risk that any adverse changes in your health, occupation and pastimes since your cover started may cause you to be worse off under any replacement policy. A financial adviser may be able to help assess whether this is a risk for you.

**Easy access, fast answers**

If you have any questions about your policy or policy terms, are having difficulty making payments, or if you are lodging a claim, please speak to your financial adviser or contact our Customer Service Centre on 132 979, Monday to Friday 8am to 7pm (AEST). Alternatively you may email [life@clearview.com.au](mailto:life@clearview.com.au). We're committed to great service and that means we're always ready to help.

Thank you for choosing us for your life insurance needs.

Yours sincerely

A handwritten signature in black ink, appearing to read 'J. Perosh', with a stylized flourish at the end.

**John Perosh**  
Manager, Life Operations

## Your cover and premium details

**Policy number :** 517849290

**Policy owner :** TIVS Super Company Pty Ltd A T F TIVS Super Fund

**Life insured :** William Nightingale Non smoker

**William Nightingale**

Cover type	Non indexed details		Renewal details		
	Benefit	Premium	Benefit	Premium	Indexed
Income Protection Plus Cover	\$4,581	\$372.88	\$4,620	\$376.06	Yes

## Premium and payment summary

<b>William Nightingale</b>	\$376.06
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<b>Monthly premium</b>	\$376.06
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Your premiums may have increased in accordance with your policy terms due to: indexation, an increase in your age under stepped premiums, changes in stamp duty rates, and changes to our premium rates.

## Need help?

<b>Your adviser</b>	Bain Stenos	1300 975 999 Bain@bluechipsuper.com.au
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<b>Customer Service Centre</b>	132 979 8am to 7pm (Sydney time), Monday to Friday	life@clearview.com.au
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