

Policy Schedule

MLC Insurance (Wrap or SMSF)



Effective Date: 07 June 2019

Policy Number	93265889
Policy Owner(s)	Vishwa Nadan Gyan Wati Nadan ATF Gyan and Vishwa Superfund
State Register	QLD
Policy Start Date	07/06/2019
Policy Expiry Date	07/06/2038
Annual Review Date	7 Jun each year
Premium Payment Date	1 Jun and 11th day of each month thereafter
Premium Frequency	Monthly

Name	Gyan Nadan
Date of Birth	24/04/1964
Smoker Status	Non Smoker
Occupation Group	BB

Type of Insurance	Premium Type	Benefit Amount	Start Date	Expiry Date	Frequency Premium
Life Cover	Stepped	\$200,000	07/06/2019	07/06/2038	\$38.96
Total and Permanent Disability (Extension to Life Cover)	Stepped	\$200,000	07/06/2019	07/06/2038	\$71.51
Policy Fee					\$0.00
Total Premium					\$110.47

The following Special Term applies to Total and Permanent Disability (Extension to Life Cover) with start date 07/06/2019: We will not pay any Total and Permanent Disability benefits under this Policy for any claim that is caused or contributed to by any disease or disorder of the lumbosacral spine, its intervertebral discs, nerve roots, supporting musculature or ligaments. We will however, give consideration to a claim where the medical evidence clearly shows that the claim has not in any way been caused by, aggravated or complicated by any condition associated with the lumbosacral spine that was diagnosed, or where symptoms became apparent prior to the commencement of this cover.

Client service centre contact details

1300 428 482

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.

KF - NUP1

Policy Schedule

MTC Insurance (Wrap or SMSF)



Effective Date: 13 March 2019

Policy Number	93265900
Policy Owner(s)	Gyan Nadan Vishwa Nadan ATF Gyan and Vishwa Supertund
State Register	QLD
Policy Start Date	13/03/2019
Policy Expiry Date	13/03/2037
Annual Review Date	13 Mar each year
Premium Payment Date	18 Mar and 18th day of each month thereafter
Premium Frequency	Monthly

Name	Date of Birth	Smoker Status	Occupation Group
Vishwa Nadan	06/09/1962	Non Smoker	A

Type of Insurance	Premium Type	Benefit Amount	Start Date	Expiry Date	Frequency Premium
Life Cover	Stepped	\$200,000	13/03/2019	13/03/2037	\$74.92
Total and Permanent Disability (Extension to Life Cover)	Stepped	\$200,000	13/03/2019	13/03/2037	\$63.78
Policy Fee					\$0.00
Total Premium					\$138.70

Client service centre contact details | 1300 428 482

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TW - NUP1