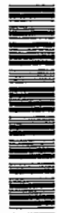


Stay protected

PAID 24/6/19
81363740



000309 000
Mr TM Cafer
ATF Mirtap Superannuation Fund
4 Hideaway Mountain Court
CORNUBIA QLD 4130



13 June 2019

NOTICE OF UNPAID PREMIUM

Are you aware a payment of a premium has been missed? To avoid your policy being cancelled, please check that the bank or credit card details below are correct.

Please refer to 'IMPORTANT INFORMATION' on the back of this notice.

Institution	BANK OF QUEENSLAND LTD
Institution Type	
Account Number	XXXXXXXXXX5926
Account Name	Mirtap Superannuation Fund
Dishonour Reason	Refer to customer

If your details have changed, please complete the **Payment Authority Request form (enclosed)**.

TO DISCUSS YOUR RENEWAL OPTIONS, PLEASE SPEAK TO YOUR ADVISER OR CALL **1300 428 482**.

Reminder	
Adviser name:	Tapel Cafer (634748)
Phone number:	07 32573944
Your details	
Your name:	MM Cafer
Policy number:	93275922
Product type:	MLC Insurance (Wrap or SMSF)
Payment frequency:	Annual
Amount due:	\$907.31
Premium due date:	11 JUN 2019

LRAD 15643063

For all payment and general enquiries call 1300 428 482

RENEW YOUR POLICY TODAY

Phone	Call 1300 428 482 with your credit card details	Ref: 0440000932759226
Mail	<input type="checkbox"/> Mastercard <input type="checkbox"/> Visa	
	Card number: _____ Exp date: ____/____	
	Cardholder's name: _____ Amount: \$ _____	
	Signature: _____ Phone: _____	
	Return: PO Box 200, North Sydney NSW 2059	
	Bill code: 58289	Ref: 0440000932759226
	Contact your financial institution to make this payment from your cheque, savings, Mastercard or Visa Account. More info: www.bpay.com.au	

Policy number 93275922
Amount due \$907.31
Premium due date 11 JUN 2019

ONGOING PAYMENT AUTHORITY: To make it easy to pay future payments after clearing the Amount Due, complete the ENCLOSED Payment Authority Request form.

Insurer
MLC Limited
ABN 90 000 000 402 AFSL 230694

PO Box 200
North Sydney NSW 2059

Tel 132 652
Fax 1800 550 081
mlcinsurance.com.au

DL_Notice_Reg_Prt_E_00002977000309/001297

IMPORTANT INFORMATION ABOUT UNPAID PREMIUMS

Your premium is now overdue. If you do not pay your overdue premiums within 30 days of the date of this notice your policy will automatically be cancelled and you will no longer be insured.

MLC Limited uses the MLC brand under licence. MLC Limited is part of the Nippon Life Insurance Group and not a part of the NAB Group of Companies. Any financial advice in this notice is general only and has not been prepared having regard to your personal circumstances. You should consider your personal circumstances before acting on any advice in this notice.

Changing your contact details?

Please forward to: MLC Limited
PO Box 200 North Sydney NSW 2059

Policy number: 93275922
Adviser: Tapel Cafer (634748)

Name

Address

Suburb State Postcode

Policy owner(s) signature

New phone numbers? Date

Home

Mobile Work

Email



MLC Limited
ABN 90 000 000 402
AFSL 230694

02 Jun 2019

PO Box 200
North Sydney NSW 2059

The Trustees
ATF Mirtap Superannuation Fund
4 Hideaway Mountain Court
CORNUBIA QLD 4130

TEL 132 652
mlcinsurance.com.au

Dear Sir/Madam,

Re: Mrs Cafer
Application(s): 93275922 : MLC Insurance (Wrap or SMSF)

Re: Mrs Cafer

Dear Sir/Madam

Welcome to MLC Limited. Your insurance will help make sure you are financially protected through life's ups and downs. And, with over 120 years looking after Australians, you can be certain we're going to be there when you need us.

Your policy schedule and policy document have been mailed to you. They give you important information about your insurance. Please keep these in a safe place with your Insurance Product Disclosure Statement for your future reference.

Our promise to you

We always look for ways to offer better protection. Where we upgrade your type of insurance and it won't affect your premiums we'll pass those upgrades on to you so you can take advantage of those improvements.

We also understand that when you make a claim it's a time of need. We aim to make the claims process simple and convenient and treat policy owners and beneficiaries with respect.

Any questions?

If you have any questions please contact your financial adviser Tapel Cafer 0732573944. Alternatively, please call us on **132 652** between 8am and 6pm (AEST/AEDT), Monday to Friday, or **visit mlcinsurance.com.au**.

We look forward to helping you stay financially secure now and for the future.

Yours Sincerely,

Melissa Heyhoe
Chief Customer Officer
Retail Advised Insurance
MLC Life Insurance
Email: insurance_mlc@mlc.com.au

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MLC Limited uses the MLC brand under licence. MLC Limited is part of the Nippon Life Insurance Group and not a part of the NAB Group of Companies.

Summary of your application

Keeping you informed

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MLC Limited uses the MLC brand under licence. MLC Limited is part of the Nippon Life Insurance Group and not a part of the NAB Group of Companies.

Underwriting (Owner)

Underwriting decision: Accepted
Product range: MLC Insurance
Application method: Face to face data collection (online)
Submit date: 02/06/2019 01:47 PM
MLC On Track: No
Digital Application Reward: No

Existing Cover

Existing Insurance with MLC Limited: No
Existing Insurance Other Company: Yes

Existing Policy 1

Company Name: Asteron
Policy number: E2118948
Benefit: Life: \$926,100.00 (BSO: No) (Replace: Yes) (Replacement Amount: \$926,100.00) (Date Started: 06/2011)
ADB: (Replace: No)
Critical Illness: \$300,000.00 (BSO: No) (Replace: No) (Date Started: 06/2016)
TPD: \$926,100.00 (BSO: No) (Replace: Yes) (Replacement Amount: \$926,100.00) (Date Started: 06/2011)
Income Protection: (Replace: No)
Business Expenses: (Replace: No)

Application Details

Date: 02/06/2019
Name of adviser: Tapel Cafer
Adviser email: gbsau_admin@ajg.com.au
Adviser phone: 0732573944
Adviser number: 634748

Life to be Insured Details

Policy number(s): 93275922
Life insured name: Mrs Miriam Cafer
Date of birth: 07/05/1974
Gender: Female
Smoker status: Non-Smoker
Residential address: 4 Hideaway Mountain Court, CORNUBIA, 4130, Australia
Postal address: Same as residential
Email address: mizzachick@hotmail.com
Primary phone: 0414 375 740 (Mobile)
Secondary phone: N/A
Other phone: N/A
Fax: N/A
Document delivery method: Email
NAB Client ID: N/A

Occupation Details

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Annual earnings: \$45,000.00
 Employee status: Employee
 Primary occupation: Occupational Therapist
 Primary occupation industry:
 Primary Occupation rating: Life:OR TPD:AAA CIB:OR IP:AAA BE:AAA
 Q: Do you have any secondary occupation? A: No

MLC Platform Account details

Platform Account balance: N/A

Summary of policies applied for where you are the Policy owner

Number of policies: 1

MLC Insurance (Wrap or SMSF) - Policy 1 #93275922	Frequency: Yearly	
	Benefit Amount	Initial Premium
Life Cover (Stepped) H70:00/00	\$1,000,000.00	\$464.64
TPD - Ext (Stepped) H70:00/00	\$1,000,000.00	\$442.68
Any Occupation		
Policy Fee		\$0.00
Stamp Duty		\$0.00
Total Yearly Premium		\$907.32

Special Terms

Exclusion for Cancellation clause (TPD - Ext)

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.

Exclusion for Cancellation clause (Life Cover)

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.

Policy Owner

Name: Mirtap Superannuation Fund

Payer Details

Mirtap Superannuation Fund

Payment Details

Payment method: Direct Debit

Account name: Mirtap Superannuation Fund

BSB: 124021

Account no: 21605926

Payment Date:

Beneficiaries

No beneficiaries provided

MLC Direct Debit Services Agreement

I, the adviser, confirm that the proposed payer has been provided with a copy of the Direct Debit Service Agreement Terms and Conditions and has accepted this.

Confirmed

Parties

keeping you informed

MLC Limited ABN 90 000 000 402 AFSL 230694

External Complying Superannuation Fund

Super fund name: Mirtap Superannuation Fund
Super fund type: ATO
ABN: 86911032014
Address: 4 Hideaway Mountain Court, CORNUBIA 4130 Australia
Document deliver method: Post
Email address: mizzachick@hotmail.com
Trustee type: Individual

Trustees

Name: Mr Tapel Cafer
Date of Birth: 29/11/1973
Address: Same as fund address
Email address: tapel_cafer@ajg.com.au

Name: Mrs Miriam Cafer
Date of Birth: 07/05/1974
Address: Same as fund address
Email address: mizzachick@hotmail.com

Your duty of disclosure to the insurer

When you apply for a life insurance policy, you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms.

You have this duty until we agree to insure you.

You have the same duty before you extend, vary or reinstate the policy.

You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

If someone other than you will be the life insured under the policy, any failure by that person to comply with the above duty will be treated as failure by you.

If you request life insurance inside super, the Trustee obtains this insurance from us in relation to you. In this circumstance, we rely on the disclosures that you or the Trustee makes to us.

If you do not tell us something

In exercising the following rights, we may consider whether different types of cover can constitute separate policies of life insurance. If they do, we may apply the following rights separately to each type of cover.

If you do not tell us anything you are required to, and we would not have insured you if you had told us, we may avoid the policy within 3 years of entering into it.

If we choose not to avoid the policy, we may, at any time, reduce the amount you have been insured for. This would be worked out using a formula that takes into account the premium that would have been payable if you had told us everything you should have. However, if the policy provides cover on death, we may only exercise this right within 3 years of entering into the policy.

If we choose not to avoid the policy or reduce the amount you have been insured for, we may, at any time vary the policy in a way that places us in the same position we would have been in if you had told us everything you should have. However, this right does not apply if the policy provides cover on death.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the policy as if it never existed.

Disclosure - MLC Limited Transfer Applications

If you apply to transfer your insurance from an existing MLC Limited policy to a new MLC Limited policy (**transfer application**), we will rely on the matters disclosed and representations made to us prior to entering into the existing MLC Limited policy and, if applicable, the matters disclosed and representations made to us with your application for a new MLC Limited policy (including an application for any change, increase or addition to the existing MLC Limited policy) when making a decision whether to accept the transfer application and on what terms.

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If we refuse your transfer application for any reason, your existing Insurance will continue unless you choose to cancel it or your insurance ends.

By submitting a transfer application you consent to this process.

I, the adviser, confirm that the life insured and policy owner have read and understand the duty of disclosure.

Confirmed

MLC On Track**Terms and Conditions**

I confirm that I have read and accept the attached MLC On Track Terms and Conditions in relation to my participation in the MLC On Track program.

A: I, the adviser, confirm that the life insured and policy owner decline to participate in the MLC On Track program and are aware that they lose the opportunity to have the MLC On Track 5% discount applied to their policy.

Terms and conditions**Declarations and Authorisations for Mrs Miriam Cafer**

1. The information provided in this application is true and complete;
2. I have read and understood the MLC Insurance and MLC Insurance (Super) Product Disclosure Statement (Insurance PDS), issued by the insurer, for MLC Limited (if I am applying for MLC Insurance (Super), I have also read and understood the MLC Super Fund - Retail Insurance in Super: for MLC Insurance Super Product Disclosure Statement (Super PDS) issued by the trustee, NULIS Nominees (Australia) Limited) which I received in Australia;
3. I have read and understood the duty of disclosure and I understand that this duty continues until such time as MLC Limited accepts the application and issues a policy;
4. No insurance will be effective until MLC Limited accepts this application and issues a policy (or, in the case of an addition to an existing policy, a revised schedule), except for Interim Accident Insurance that will apply subject to specific terms and conditions;
5. If I have provided an email address for the purpose of receiving communications from MLC Limited, I acknowledge my personal and sensitive information may be sent to that email address;
6. I appoint my financial adviser and their staff, as my agent to convey my instructions and receive notices in relation to this application for insurance. I understand and agree that MLC Limited may accept information from me or from my financial adviser, as my agent, by any means acceptable to MLC Limited (including electronically);
7. If existing cover is to be replaced, I will cancel the existing Insurance. If I do not, I understand that any benefit payable on the occurrence of an event under any policy issued from this application will be reduced by any benefit paid or payable for the same event under existing insurance;
8. I consent to MLC Limited disclosing or discussing with my financial adviser any matter relevant to the assessment of my application for insurance including financial, medical and other matters, whether disclosed in this application, obtained from third parties (eg. Doctors, accountants) or otherwise discovered as part of the assessment process;
9. I authorise MLC Limited to collect such further medical information from any health practitioner, centre or service as is reasonably required for the purpose of assessing my application for insurance;
10. I authorise MLC Limited to forward any information obtained by it to any health practitioner or service, reinsurer, adviser, service provider or third party as is reasonably required for the purpose of assessing the application, administration of the insurance policy, assessment of a claim made under the policy and as otherwise may be required to comply with legal obligations;
11. I will provide the above authorities in writing if requested by MLC Limited.

I, the life insured, make the above declarations and authorisations.

Confirmed

Declarations for Mirtap Superannuation Fund

1. The information provided in this application is true and complete;
2. I have read and understood the MLC Insurance and MLC Insurance (Super) Product Disclosure Statement (Insurance PDS), issued by the insurer, for MLC Limited (if I am applying for MLC Insurance (Super), I have also read and understood the MLC Super Fund - Retail Insurance in Super: for MLC Insurance Super Product Disclosure Statement (Super PDS) issued by the trustee, NULIS Nominees (Australia) Limited) which I received in Australia;
3. I have read and understood the duty of disclosure and I understand that this duty continues until such time as MLC Limited accepts the application and issues a policy;
4. No insurance will be effective until MLC Limited accepts this application and issues a policy (or, in the case of an addition to an existing policy, a revised schedule), except for Interim Accident Insurance that will apply subject to specific terms and conditions;
5. If I have provided an email address for the purpose of receiving communications from MLC Limited, I acknowledge my personal and sensitive information may be sent to that email address;
6. I appoint my financial adviser and their staff, as my agent to convey my instructions and receive notices in relation to this application for insurance. I understand and agree that MLC Limited may accept information from me or from my financial adviser, as my agent, by any means acceptable to MLC Limited (including electronically);
7. If existing cover is to be replaced, I will cancel the existing Insurance. If I do not, I understand that any benefit payable on the occurrence of an event under any policy issued from this application will be reduced by any benefit paid or payable for the same event under existing insurance;

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MLC Limited ABN 90 000 000 402 AFSL 230694

8. I consent to MLC Limited disclosing or discussing with my financial adviser any matter relevant to the assessment of my application for insurance including financial, medical and other matters, whether disclosed in this application, obtained from third parties (eg. Doctors, accountants) or otherwise discovered as part of the assessment process;
9. I accept the special conditions.

I, the policy owner, make the above declarations.

Confirmed

Declarations for Adviser

1. I declare that this application was completed in the presence of the life insured and all policy owners;
2. I confirm the life insured and all policy owners have each read and made the declarations and authorisations;
3. I confirm that to the best of my knowledge the details in this application are true and complete.

I, the adviser, make the above declarations.

Confirmed

Marketing Consent

We always seek to better understand and serve your financial, e-commerce and lifestyle needs so we can offer you other products and services that aim to meet those needs as well as promotions and other opportunities.

By giving your consent you agree to receiving information about the products and services as described in the NAB Group Privacy Policy (nab.com.au/privacy) and the MLC Limited Privacy Policy (mlcinsurance.com.au/privacy-policy), including by telephone call to the numbers provided by you in this application or numbers you may provide later and by email if you have provided us with an email address.

We will not disclose health information for marketing purposes.

Do we have the proposed policy owner(s) consent?

Yes

Your consent will continue until you withdraw it. You can withdraw your consent at any time by contacting us on 132 652.

**MLC Limited Privacy Policy
3 October 2016**

We, at MLC Limited (MLCL), are committed to protecting your personal information. As a provider of life insurance services, respectful and appropriate use of personal information is critical to our business.

About this policy

This Privacy Policy sets out general information about how we manage your personal information and how you can contact us about this Privacy Policy or your personal information that we hold.

In this Privacy Policy, we, us and our means MLC Limited.

Types of personal information we collect and hold

We collect and hold a range of personal information about our customers and people from our business partners, suppliers and service providers. The kinds of personal information that we may collect and hold may include:

1. name, contact details (including address, email, phone number and social media handles), date of birth and gender;
2. information about your interactions with us including complaints;
3. personal information which is required to acquire a product or service from us and as may be needed during the lifecycle of that product or service;
4. information required to underwrite an application for an insurance product or assess and manage an insurance claim, including previous insurance records and claims history, information about beneficiaries and nominated representatives, employment and income;
5. financial details such as your tax file number and bank account details, superannuation or other insurance policy information;
6. sensitive information (see 'Sensitive Information' section below);
7. information relating to your use of our online services (see the 'Online services' section below); and
8. any other information we think is necessary for you or others to acquire our products or for us (or our service providers or representatives) to provide services to you.

Sensitive information

Sometimes we need to collect and hold sensitive information about you, for example when you are applying for an insurance product. This will generally include information about your health, activities that may impact your health, your health history, fitness and physical activities. We may

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also give you the ability to provide your voiceprint to identify yourself to our call centres.

Sensitive information is information about a person's health (this can include genetic or biometric information), racial or ethnic origin, political opinions, membership of a political association, religious beliefs or affiliations, philosophical beliefs, membership of a professional or trade association or trade union, sexual preferences or practices, criminal record, health information, genetic or biometric information.

We only collect and hold sensitive information with your consent or in other limited situations which the law allows.

How we collect personal information

We often collect personal information when you engage with us directly. For example, we might collect your personal information when you fill out a form with us, call us, meet with one of our representatives or use our website. See the 'Online services' section below for more information about our collection of personal information online.

Sometimes we collect information about you from other sources that may include:

1. medical practitioners or medical facilities;
2. our representatives and distributors, insurance brokers, other insurers and reinsurers;
3. your relatives and representatives;
4. your employer;
5. our related bodies corporate;
6. National Australia Bank Limited (**NAB**) and its subsidiaries (see the section below regarding 'Sharing of personal information with NAB Group companies');
7. service providers such as information brokers, investigators, lawyers, financial advisers, doctors and other medical and occupational experts;
8. credit reporting agencies or information providers;
9. social media platforms (eg if you log in for our services using your social media profile);
10. devices (including wearable devices) in relation to which you agree to provide personal information to us; and
11. external dispute resolution bodies, and public sources, including statutory or government organisations, and public registers.

If you provide us with personal information about another person, you should obtain their consent to do so, having informed them of this Privacy Policy where appropriate.

Why we collect personal information

We may collect, hold, use and disclose your personal information to:

1. provide you with the products and services you've asked for or under which you may receive cover or benefits (eg group insurances);
2. process and underwrite your application (including deciding whether or not to provide cover) or determine your eligibility under group insurances;
3. provide you with products and services;
4. administer products and services which includes answering your requests and complaints, managing claims and making payments, varying products and services, conducting market research, taking legal action relating to our products and services and managing our relevant product portfolios;
5. develop and improve our products and services;
6. assist us in running our business including performing administrative and operational tasks (such as training and managing staff, risk management, planning, research and statistical analysis, and systems development and testing); and
7. prevent or investigate any fraud or crime, or any suspected fraud or crime.

We may also collect, hold, use and disclose your personal information:

1. as required by legislation or codes that are binding on us;
2. for any purpose for which you have given your consent; and
3. to combine the information that we hold about you with information about you collected from or held by external sources to enable the development of consumer insights about you so that we can better serve you. We may also use external parties to undertake the process of creating these insights.

What if you don't want to provide us with your personal information?

If you don't provide your personal information to us, we may not be able to:

1. provide you with the product or service you want;
2. manage or administer your product or service;
3. personalise your experience with us;
4. verify your identity or protect against fraud; or
5. let you know about other products or services that might better meet your needs.

Direct marketing and how to opt out

Unless you opt out we may to the extent permitted by law:

1. use or disclose your personal information to let you know about products and services that we believe may be of interest to you;
2. market our products to you through third party channels (such as social networking sites), or via other companies who assist us to market our products and services;
3. conduct these marketing activities via email, telephone, SMS, Instant Messaging, mail, or any other electronic or other means, including

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MLC Limited ABN 90 000 000 402 AFSL 230694

targeted advertising through MLCL or non-MLCL websites;

4. disclose your personal information to our related companies or to our trusted partners so they can tell you about their products and services;
5. disclose your personal information to companies outside MLCL who assist us to market our products and services to you, including NAB and its subsidiaries; and
6. disclose your personal information to third parties such as brokers or agents, or for the purpose of connecting you with other businesses or customers.

You can let us know at any time (see 'Contact Us') if you wish to opt out of receiving direct marketing offers from us, or to opt out of our other use and disclosure of your personal information for direct marketing. We will process your request as soon as practicable.

You may also be able to opt out by following the instructions in particular direct marketing communications.

Disclosure of personal information

To make sure we can meet your specific needs and for the purposes described in 'Why we collect personal information', we may disclose your personal information to other third parties, including:

1. our parent company, Nippon Life Insurance Company (**Nippon**) and our other related bodies corporate;
2. those involved in providing, managing or administering any aspect of your product or service or any product (eg group insurance) under which you receive or may receive benefits;
3. service providers such as information brokers, investigators, lawyers, financial advisers, doctors and other medical and occupational experts;
4. representatives of MLCL or other parties who sell our products or services;
5. superannuation and managed funds organisations, and their advisers and service providers;
6. if your insurance is held in a superannuation product, to entities (and their representatives or service providers) involved in issuing, maintaining and providing administration support relating to these products;
7. medical professionals, medical facilities or health authorities who verify any health information you may provide;
8. reinsurers, claim assessors and investigators;
9. brokers or referrers who refer your application or business to us;
10. organisations we sponsor and loyalty program partners, including organisations we have an arrangement with to jointly offer products or have an alliance with to share information for marketing purposes;
11. police and other enforcement bodies and government agencies where we are required or authorised by law to help detect and prevent illegal activities;
12. other government or regulatory bodies (including the Australian Securities and Investment Commission and the Australian Tax Office) as requested or as required or authorised by law (in some instances these bodies may share it with relevant foreign authorities);
13. media or social networking sites that provide us with opportunities to place messages in front of you;
14. service providers that maintain, review and develop our business systems, procedures and technology infrastructure, including testing or upgrading our computer systems;
15. joint venture partners that conduct business with us;
16. organisations that assist with our product planning, analytics, research and development;
17. mailing houses and telemarketing agencies and media organisations who assist us to communicate with you;
18. other organisations involved in our normal business practices, including our agents and contractors, as well as our accountants, auditors or lawyers and other external advisers; and
19. where you have given your consent.

Depending on the product or service we provide to you, we may disclose your personal information to organisations outside Australia, in countries such as Japan, Switzerland, USA and India.

We may store your information in cloud or various other types of remote, networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it's not always practicable to know in which country your information may be held. If your information is stored in this way, disclosures may occur in countries other than those listed.

Sharing of personal information with NAB Group companies

NAB and its related bodies corporate (collectively the NAB Group) either distribute or are involved in the administration, maintenance, or development of our life insurance products. MLCL is not part of the NAB Group of companies. We may share personal information with NAB Group companies so that they can distribute our products or perform other functions relating to our products that we have agreed. For example, we may share personal information with NAB Group companies so as to ensure:

1. your insurance premium is calculated correctly (eg credit information may be required to be shared so your insurance can be calculated) and if required, payments made on your behalf;
2. insurance claims are paid;
3. insurance products are viewable to ensure your queries can be managed by relevant customer service centres;
4. insurance products are viewable by you through NAB online services (eg nab.com.au and mlc.com.au);
5. MLCL and NAB Group companies can both tell you about their marketing and products offers, unless you have opted out;
6. effective financial management and performance reporting and tracking;
7. a smoother experience for you when you contact us or NAB Group companies, for example:
 1. NAB Group companies can transfer you to the right service centre at MLCL and vice versa;
 2. where appropriate, NAB Group companies can coordinate your complaint with us and vice versa; and
 3. we and NAB Group companies can provide assistance to you should you wish to speak to a NAB Group company about your MLCL products (eg where possible, a relevant NAB Group company may assist you by updating your contact details upon your request).

Some of the personal information shared between us and NAB Group companies will be stored and be visible within NAB Group customer databases; some of these databases will be accessible to us only for a limited time. All personal information stored in these databases is subject to both this Privacy Policy, the NAB Privacy Policy, strict information security standards of both the NAB Group and MLCL and contractual obligations between us and applicable NAB Group companies in relation to privacy, security and confidentiality.

Online services

keeping you informed

MLC Limited ABN 90 000 000 402 AFSL 230694

When you use our websites, mobile applications, email communications, social media profiles and other online services (together, 'Online Services'), we may collect information about your location or activity including information accessed, IP address, telephone number, device identifiers, social media profile information and whether you've accessed third party sites. We do this to verify you, identify ways we can improve our services for you, maintain the continuity of your online sessions, recall your details and preferences, understand you better, and for the other purposes described in this policy.

Some of the information is collected using cookies. A cookie is a piece of information that allows our system to identify and interact more effectively with your browser. The cookie helps us to maintain the continuity of your browsing session and remember your details and preferences when you return. You can configure your web browser software to reject cookies however some parts of our Online Services may not have full functionality if you do. See allaboutcookies.org for instructions on deleting and rejecting cookies for many common browsers.

We also collect de-personalised information from the online interactions of customers that use our Online Services. Much of this data collection is done through the use of cookies and is used to improve our services and enhance customers' online experience with us (eg website statistics) and does not identify individual customers but does identify internet browser. Where we do identify you (such as where customers are logged onto our online services), we treat any use or disclosure in accordance with this policy.

Some of our Online Services may allow you to submit content (such as feedback and comments on our services) for public sharing. If you choose to do this, your content may be viewed by other users of the Online Services, and may be stored and disseminated on an ongoing basis by search engines and other third parties, even after you remove the content or set it to 'private'. We may use your content submitted for publication for promotional purposes or any other purpose.

Third parties may collect personal information about your online activities over time and across different online services, including our Online Services. In some cases, we may allow third parties to collect information (which may include personal information) through our Online Services, eg through embedded content, embedded videos, embedded social network buttons or automated advertising technology. Some of these third parties may combine the information they collect with other information that they have collected about you from other online services. All such third-party providers' handling of the information is subject to their own privacy policies, terms and practices and is not covered by this policy. For example,

our Online Services may use Google services such as Google Analytics and Google Maps from time to time. For more about how Google collects and processes data, please see Google's privacy policy and their information at google.com/policies/privacy/partners/.

Storage and security of personal information

We store information in different ways, including in paper and electronic form. The security of your personal information is important to us and we take reasonable steps to protect it from misuse, interference and loss, and from unauthorised access, modification or disclosure, including control of access to our buildings and electronic security systems, such as firewalls and data encryption on our websites.

We may store personal information physically or electronically with third party data storage providers or our service providers. Where we do this, we use contractual arrangements to ensure those providers take appropriate steps to protect that information and restrict the uses to which they can put that information.

Your privacy rights**Accessing your personal information**

You can access your personal information that we hold on request, subject to any legal restrictions or exemptions.

To request access to your personal information, please contact our Privacy Officer (see 'Contact Us' below). We may charge you a small fee to cover our costs when giving you access, but we'll always check with you first.

If we decline your request for access, we will tell you why in writing. If you have concerns, you may complain. See 'Complaints' below.

Updating your personal information?

Please contact us if your details have changed or if you think there is something incorrect with the information we hold about you.

We'll try to accommodate your updating of information requests where we can. If we can't, then we'll let you know in writing. If you disagree, you may ask us to make a note of your requested correction with the information.

Complaints

If you have a complaint about how we handle your personal information, we want to hear from you. You're always welcome to contact our Privacy Officer (see 'Contact Us'). We're committed to resolving your complaint and doing the right thing by our customers.

We may request additional details from you regarding your complaint, and may need to engage or consult with other parties to investigate and deal with your issue. We'll keep records of your request and any resolution.

If you still feel your issue hasn't been resolved to your satisfaction, then you can raise your concern with the Office of the Australian Information Commissioner at oaic.gov.au/privacy or by calling 1300 363 992.

Reviews and updates to this policy

MLCL may review and, if necessary, update this Privacy Policy. Changes may be made for reasons including, but not limited to the following:

1. we make significant changes to our business processes which are not covered by this Privacy Policy;
2. there are significant changes to privacy legislation; and/or
3. there are significant changes to our information handling practices, for example, due to technological advances.

keeping you informed

MLC Limited ABN 90 000 000 402 AFSL 230694

Contact us

Attention

The Privacy Officer, MLC Limited

Email

privacy@mlcinsurance.com.au

Telephone

13 22 65

Address

The Privacy Officer
MLC Limited
105- 153 Miller St
North Sydney
NSW 2060 Australia

I, the adviser, confirm that the life insured and policy owner have read and understand the Privacy Notification

Confirmed

keeping you informed

MLC Limited ABN 90 000 000 402 AFSL 230694

The Life Insurance Code of Practice

MLC has adopted the Life Insurance Code of Practice which sets standards for customer service and as a strong supporter of the Code MLC commits to these service standards. To find out more about the Code you can visit fsc.org.au/policy/life-insurance/code-of-practice.aspx

Below is some important information you need to know about **Exclusions** on your policy.

Exclusions on your insurance policy

Your insurance policy will have exclusions - this means there are certain events or circumstances for which the insurance benefit may not ever be payable. You should read your Policy Document or MLC Insurance and MLC Insurance (Super) Product Disclosure Statement for details about exclusions that apply to your insurance. These exclusions apply to everyone who has the same type of insurance you have.

Additional exclusions that apply to you

There may be additional exclusions that we decide to apply specifically to your policy.

When you apply for insurance, your application is underwritten. This means that we will consider the medical and personal history disclosed by you and then we will decide whether or not to provide you with the insurance you applied for and the terms that should apply.

MLC may decide to add an exclusion (and/or charge higher premiums) on your policy because of a pre-existing medical condition or high-risk activities, such as motor racing.

For example, if you have been diagnosed with cancer MLC may decide to include an exclusion on the policy so that no benefit will be payable for a claim arising from cancer.

If we decide to add an exclusion for a pre-existing medical condition or because of an activity you engage in, we will inform you and ask if you want to accept the exclusion. We will only issue the insurance you applied after you have accepted the exclusion.

Confidentiality of the Life Insured's personal information

We can discuss the proposed additional exclusion with you if you disagree with it.

However, if the policy owner and the life insured are different persons, this may limit our ability to discuss the reasons for the exclusion. Although we need to tell the policy owner about the exclusion we may propose to add to the insurance policy, we are not able to discuss the medical or personal history of the life insured with any person unless the life insured consents.