



LIFE INSURANCE

9 December 2020

Mr Garry Sheppard
32 See St
BARGARA QLD 4670

Policy number

93230888

Product type

MLC Insurance (Wrap or SMSF)

Life Insured

Garry Sheppard

Your reference number

787209

Your insurance for the year ahead

Dear Garry,

We're pleased to provide you with your new policy schedule which gives you details about your life insurance for the year ahead. Keep your policy schedule with your important documents

As you know, life doesn't always go to plan. However with MLC Life Insurance, you can be confident your insurance will be with you through life's ups and downs.

You're covered for:

- Total and Permanent Disability
- Life Cover

Keeping your insurance up to date

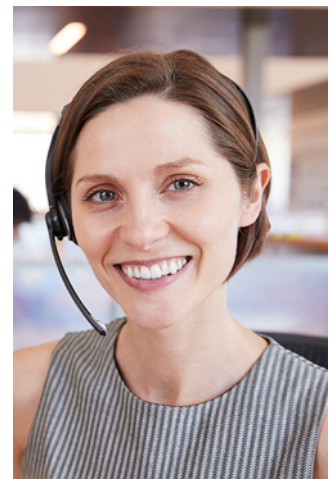
Just as you and your circumstances will change, your insurance can also be altered to better suit your lifestyle and your future financial needs.

Life changing events such as getting married, starting a family or taking out a mortgage provide a whole new set of financial challenges and are great reasons to review your insurance with your financial adviser.

Did you know

Your insurance with us also provides access to Best Doctors™ and Mental Health Navigator at no extra cost.

This exclusive medical advice service means you can connect confidentially with leading specialists around the world for a second medical opinion when you or your family need it most. And you don't need to be on claim to use Best Doctors or Mental Health Navigator. To find out more visit mlcinsurance.com.au.



Did you know that we have a dedicated MLC Life Insurance — Retail Insurance Support Team?

Call 13 65 25
Monday to Friday

Insurer
MLC Limited
ABN 90 000 000 402
AFSL 230694

PO Box 23455
Docklands
VIC 3008

Tel 136 525
mlcinsurance.com.au

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

Your insurance premium for the year ahead

Your new Monthly premium will be \$597.04, effective from 23 January 2021.

Your premium is adjusted each year due to your age and the increased risk that you may suffer an injury or illness.

So that your insurance keeps up with increases to the cost of living, we've automatically increased your cover amount by:

- 5.0% for any Life, Total and Permanent Disability, Accidental Death or Critical Illness insurance.

If you don't want to apply some or all of the cost of living increase this year, please call us within the next two months and we can adjust your insurance and premium for you. We recommend talking with your financial adviser to discuss options for your financial objectives and situation.

If you need help

If you have any questions please:

- contact your adviser DGZ FINANCIAL PLANNING PTY LTD on 0741517881
- send an email to enquiries.retail@mlcinsurance.com.au, or
- call **13 65 25** Monday to Friday

Yours sincerely



Sean McCormack
Chief Life Insurance Officer
MLC Life Insurance