



30 April 2019

Dear Policy Owner

This advice is in relation to the valuable cover provided by your insurance policy.

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.

If you would like to **decline** the CHANGE in cover, please call Customer Service OR tick the refusal box on the tear off slip below and pay the premium in the 'If you decline Automatic Increase' box in the comparison table on this notice.

To keep the valuable benefits your policy provides we require payment of the **total amount due** by the **due date** shown on the tear off slip below.

Please take advantage of the various payment options shown on the tear off slip below. If paying by cheque please include the tear off slip with your payment.

If you have any questions or would like to discuss the payment options, please contact us. We'll be happy to help.

Yours sincerely Asteron Life Customer Service

Policy Number/Linked Policy

E3025643/81458759

Cover Life

Insured Person Mrs Michelle Vote

Policy Owner Vote Super Fund Pty Ltd

Important Dates

Policy anniversary
 27 May each year

- Policy commencement 27/05/2013

Your Adviser Mr Farrell Spungin

03 8660 1091

Customer Service

S 1800 221 727 8am-6pm 02 8275 3999

Internet

www.asteronlife.com.au

See your Policy Benefits and Features over

Asteror Life	Premium P Options	ayment		Due Date
VISA	Call 1300 361 255 Ref: 7090644910		Cheque Payment - payable to	27/05/2019
V2SA	24 hours 7 days		Asteron Life & Superannuation Limited	Yearly Premium Due
d	Direct Debit - 1800 221 727		GPO Box 68	\$3,506.04
	[]		Sydney NSW 2001 DECLINE Automatic Increase Option (tick	Total Amount Due
B	Biller Code: 8268 Ref: 7090644910	✓ [_]	box). If declining Automatic Increase, see reverse for the premium due.	\$3,506.04
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Asteron Life & Superannuation Limited ABN 87 073 979 530, AFSL 229880 (Asteron) is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). The obligations of the different entities of TAL are not guaranteed by other entities.

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

ST Fax: 1300 766 833 Web: www.asteronlife.com.au

02677912 E3025643

Policy Number

E3025643

Benefits and Features

 Level Premium to Age 70 Guaranteed Future Insurability 	Flexible Policy Linking

Benefit Table	lf you o Automatio		If you accept Automatic Increase		Expiry Date
	Sum Insured	Yearly Premium	Sum Insured	Yearly Premium	
Life Cover	\$1,914,422	\$3,151.57	\$2,010,143	\$3,414.16	27/05/2066
Policy Fee		\$91.88		\$91.88	
Total		\$3,243.45		\$3,506.04	

When calculating the premiums on this policy, Asteron has taken into account there are other current policies on your life.

* Please note, your Policy is subject to revised terms, if you require full details regarding these terms please refer to your original Policy Schedule and Document.



TEN TENER 1 May 2019

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Yours sincerely Asteron Life Customer Service

Policy Number/Linked Policy

E3025644/81461828

Cover Life

Insured Person Dr Brendan James Vote

Policy Owner Vote Super Fund Pty Ltd

Important Dates

- Policy anniversary

28 May each year - Policy commencement

28/05/2013

Your Adviser Mr Farrell Spungin 03 8660 1091

Customer Service

1800 221 727 8am-6pm

Internet



See your Policy Benefits and Features over



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Due Date

28/05/2019

Yearly Premium Due

\$5,821.56

Total Amount Due

\$5,821.56

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02677912 E3025644

Policy Number

E3025644

Benefits and Features

Level Premium to Age 70

Guaranteed Future Insurability

Flexible Policy Linking

If you decline If you accept **Benefit Table** Automatic Increase Automatic Increase Expiry Date Sum Insured Yearly Sum Insured Yearly Premium Premium \$2,552,563 \$5,357.90 Life Cover \$2,680,191 \$5,821.56 28/05/2067 Policy Fee \$0.00 \$0.00 Total \$5,357.90 \$5,821.56

When calculating the premiums on this policy, Asteron has taken into account there are other current policies on your life.

* Please note, your Policy is subject to revised terms, if you require full details regarding these terms please refer to your original Policy Schedule and Document.

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⊢ 002412 000 հիկեկկներերերներներ Brendan & Michelle Vote Vote Super Fund Pty Ltd 12 Cynthia Court

RIVERSIDE TAS 7250



29 April 2019

Policy Number/Linked Policy

81457973/81457976

Cover Life TPD

Insured Person Mrs Michelle Vote

Policy Owner Vote Super Fund Pty Ltd

Important Dates

- Policy anniversary 26 May each year

 Policy commencement 26/05/2013

Your Adviser Mr Farrell Spungin

03 8660 1091

Customer Service

1800 221 727 8am-6pm 02 8275 3999

Internet

www.asteronlife.com.au

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	sincerely on Life Customer Service			See your Policy Benefi and Features over
Asteron	Premium Pa Options	ayment		Due Date
1254	Call 1300 361 255 Ref: 7090681511 24 hours 7 days		Cheque Payment - payable to Asteron Life & Superannuation	26/05/2019 Yearly Premium Du
d	Direct Debit - 1800 221 727		Limited GPO Box 68 Sydney NSW 2001	\$4,758.08
5	Biller Code: 8268	$\sqrt{\Box}$	DECLINE Automatic Increase Option (tick	
B	Ref : 7090681511	box). If declining Automatic Increase, see reverse for the premium due.	\$4,758.08	
				1 1 1

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

Fax: 1300 766 833

02677912 81457973

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Policy Number

81457973

Benefits and Features



- Stepped Premium
- Split TPD

• Guaranteed Future Insurability

Benefit Table		If you decline Automatic Increase		accept c Increase	Expiry Date	
	Sum Insured	Yearly Premium	Sum Insured	Yearly Premium		
Life Cover	\$800,000	\$1,138.06	\$840,000	\$1,194.97	26/05/2066	
Linked TPD - Split TPD any occupation definition	\$800,000	\$3,393.44	\$840,000	\$3,563.11	26/05/2032	
Policy Fee		\$0.00		\$0.00		
Total		\$4,531.50		\$4,758.08		

* Please note, your Policy is subject to revised terms, if you require full details regarding these terms please refer to your original Policy Schedule and Document.





1 May 2019

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Yours sincerely Asteron Life Customer Service Policy Number

81457984

Cover Life TPD

Insured Person Dr Brendan James Vote

Policy Owner Vote Super Fund Pty Ltd

Important Dates

- Policy anniversary 28 May each year

- Policy commencement 28/05/2013

Your Adviser Mr Farrell Spungin 03 8660 1091

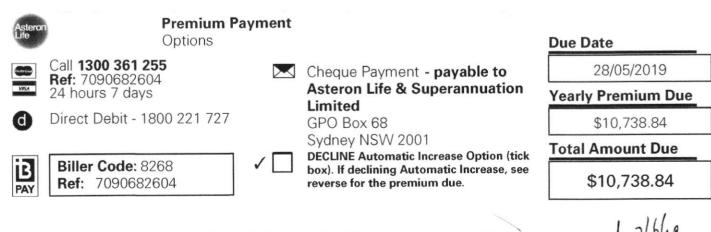
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See your Policy Benefits and Features over



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Ph: 1800 221 727 or 02 8275 3999 8am to 6pm EST Fax: 1 Email: life_customerservice@asteronlife.com.au Web: www

T Fax: 1300 766 833 Web: www.asteronlife.com.au 02677912 81457984

Policy Number

81457984

Benefits and Features

Stepped Premium	all the	Guaranteed Future Insurability
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Benefit Table		decline c Increase	If you accept Automatic Increase		Expiry Date	C
	Sum Insured	Yearly Premium	Sum Insured	Yearly Premium		
Life Cover	\$3,000,000	\$4,948.40	\$3,150,000	\$5,195.82	28/05/2067	
Linked TPD - Split TPD any occupation definition	\$3,000,000	\$5,191.56	\$3,150,000	\$5,451.14	28/05/2033	
Policy Fee		\$91.88		\$91.88		
Total		\$10,231.84		\$10,738.84		

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