

Policy Schedule



Effective Date: 15 July 2018

Policy Details:

Policy Number	92022995
Policy Owner(s)	Anthony John Isaac Kim Michelle Isaac ATF Issac Family Superannuation Fund
Connected Policy	92023305
State Register	NSW
Policy Start Date	19/08/2013
Policy Expiry Date	19/08/2067
Annual Review Date	19 Aug each year
Premium Payment Date	25 Aug and 25th day of each month thereafter
Premium Frequency	Monthly

Insured Details

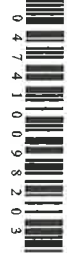
Life Insured

	Name	Date of Birth	Smoker Status	Occupation Group
Life Insured	Anthony Isaac	26/10/1966	Non Smoker	M

Benefit Details

Lump Sum

	Type of Insurance	Premium Type	Benefit Amount	Start Date	Expiry Date	Frequency Premium
Total	Life Cover	Level	\$652,190	19/08/2013	19/08/2067	\$135.34
	Life Cover	Stepped	\$1,466,705	19/08/2013	19/08/2067	\$167.16
	Total and Permanent Disability (Extension to Life Cover)	Level	\$652,190	19/08/2013	19/08/2067	\$161.55
	Own Occupation					
	Total and Permanent Disability (Extension to Life Cover)	Stepped	\$769,586	19/08/2013	19/08/2067	\$100.93
	Own Occupation					
	Total and Permanent Disability (Extension to Critical Illness)	Stepped	\$379,720	19/08/2013	19/08/2032	\$25.76
	Own Occupation					
	Policy Fee					
Total Premium						\$597.55



Special Terms

The following Special Term applies to Total and Permanent Disability (Extension to Life Cover) with start date 19/08/2013: 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 lumbo sacral 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 lumbo sacral spine that was diagnosed, or where symptoms became apparent prior to the commencement of this cover.

The following Special Term applies to Total and Permanent Disability (Extension to Critical Illness) with start date 19/08/2013: 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 lumbo sacral 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 lumbo sacral spine that was diagnosed, or where symptoms became apparent prior to the commencement of this cover.

Client service centre contact details

132 652

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.

NUP3



Policy Schedule

Effective Date: 15 November 2018

Policy Details:

Policy Number	93022496
Policy Owner(s)	Kim Michelle Isaac Anthony John Isaac ATF Issac Family Superannuation Fund
Connected Policy	93022497
State Register	NSW
Policy Start Date	20/12/2012
Policy Expiry Date	20/12/2072
Annual Review Date	20 Dec each year
Premium Payment Date	25 Dec and 25th day of each month thereafter
Premium Frequency	Monthly

Insured Details

	Name	Date of Birth	Smoker Status	Occupation Group
Life Insured	Kim Isaac	15/01/1972	Non Smoker	AAA

Benefit Details

Lump Sum

	Type of Insurance	Premium Type	Benefit Amount	Start Date	Expiry Date	Frequency Premium
	Life Cover	Stepped	\$643,713	20/12/2012	20/12/2072	\$50.33
	Total and Permanent Disability (Extension to Life Cover)	Stepped	\$245,007	20/12/2012	20/12/2072	\$27.68
	Own Occupation					
	Total and Permanent Disability (Extension to Critical Illness)	Stepped	\$398,706	20/12/2012	20/12/2037	\$27.69
	Own Occupation					
	Life Cover	Stepped	\$668,786	25/03/2018	20/12/2072	\$52.29
	Total and Permanent Disability (Extension to Life Cover)	Stepped	\$542,493	25/03/2018	20/12/2072	\$61.29
	Own Occupation					
	Total and Permanent Disability (Extension to Critical Illness)	Stepped	\$126,293	25/03/2018	20/12/2037	\$8.77



Benefit Details	Type of Insurance	Premium Type	Benefit Amount	Start Date	Expiry Date	Frequency Premium
Lump Sum	Own Occupation					
Total	Policy Fee					\$0.00
	Total Premium					\$228.05
Special Terms	<p>The following Special Term applies to Total and Permanent Disability (Extension to Life Cover) with start date 25/03/2018: 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 associated with the left and/or right eye including any treatment or complications thereof.</p> <p>The following Special Term applies to Total and Permanent Disability (Extension to Critical Illness) with start date 25/03/2018: 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 associated with the left and/or right eye including any treatment or complications thereof.</p>					

Client service centre contact details	132 652
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