



G & K Bridges Superannuation Fund  
13 Chaplin Crescent  
QUAKERS HILL NSW 2763

25 March 2021

## Your TAL Policy

### YOUR POLICY

<b>Policy number</b>	1876255
<b>Policy start date</b>	4 March 2021

Dear Trustee

#### What do you need to do?

Please check that all details in the enclosed Policy Schedule are correct.

You should keep the updated Policy Schedule and the Policy Document we previously sent you in a safe place as they contain information that will be important if you ever need to make a claim.

#### More information

If you have any questions or would like more information, please contact your financial adviser Steven Clarke by phone on (02) 8814 7977 or by email to [steve@cfp.com.au](mailto:steve@cfp.com.au). You can also get in touch with us directly by phone on 1300 209 088 or by email to [customerservice@tal.com.au](mailto:customerservice@tal.com.au).

Thank you for choosing TAL for your life insurance.

Yours sincerely



TAL Customer Service

Office use only: 22

## Your Policy

**Policy number** 1876255

**Policy Owner** G & K Bridges Superannuation Fund

### YOUR POLICY

<b>Issue date</b>	23 March 2021
<b>Policy start date</b>	4 March 2021
<b>Policy anniversary date</b>	4 March each year, starting on 4 March 2022
<b>First premium payable</b>	\$118.97  Premiums may be adjusted from time to time, where there is a credit or outstanding amount owed on your Policy.
<b>Premium frequency</b>	Monthly
<b>Premium due date</b>	4 April 2021  Your premium will be deducted monthly from your nominated account.
<b>Policy fee</b>	\$12.18 (included in the monthly premium amount)
<b>State in which Policy is registered</b>	NSW
<b>Stamp duty</b>	Paid in accordance with relevant State legislation and included in the monthly premium amount.

#### Information about special conditions and exclusions

During the underwriting process, we may be required to apply special conditions on the Policy that we issue to cover the increase in risk, based on your personal situation. For example, we may apply exclusions to a particular health condition or pastime, require an increased premium payment or reduce the benefit.

The wording of our exclusions includes language that describes symptoms, rather than diagnosed conditions. They are based on research and are formed in consultation with medical and legal advisers to ensure they are as comprehensive as possible.

If special conditions have been applied to your Policy, you can be assured that we will assess any claim you make fairly, and make our decisions based on the evidence available at the time. If your health or lifestyle changes after you've taken out the Policy please let us know, because we may be able to alter some of these special conditions.

Where we have relied on medical evidence to make our decision and you would like a copy of this, we will provide this either directly to you or your doctor within 10 business days of receiving your request.

## PAYMENT DETAILS

<b>Payment method</b>	Direct Debit
<b>Account name</b>	G & K SUPERANNUATION FUND
<b>Account number</b>	XXXXXX215
<b>BSB</b>	XXX-786

### Your financial adviser

Steven Clarke at Constellation Finance Planning

(02) 8814 7977

[steve@cfp.com.au](mailto:steve@cfp.com.au)

## Policy Schedule (continued)

### LIFE INSURED

<b>Name</b>	Graham Matthew Bridges
<b>Date of birth</b>	24 April 1970
<b>Gender</b>	Male
<b>Smoker status</b>	Non-smoker
<b>Occupation class</b>	UI1

### Life Protection

<b>Policy number</b>	1876255
<b>Benefit Amount</b>	\$515,000.00
<b>Issue date</b>	23 March 2021
<b>Plan start date</b>	4 March 2021
<b>Plan end date</b>	4 March 2070
<b>Premium basis</b>	Stepped

#### Special conditions and exclusions

Nil

### CONTACTING TAL

 [customerservice@tal.com.au](mailto:customerservice@tal.com.au)

 1300 351 133

 1300 209 088

 [tal.com.au](http://tal.com.au)

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