



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

25 March 2021

Your TAL Policy

YOUR POLICY

Policy number	1876255
Policy start date	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. You can also get in touch with us directly by phone on 1300 209 088 or by email to 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

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

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

Your financial adviser

Steven Clarke at Constellation Finance Planning
(02) 8814 7977
steve@cfp.com.au

Policy Schedule (continued)

LIFE INSURED	
Name	Graham Matthew Bridges
Date of birth	24 April 1970
Gender	Male
Smoker status	Non-smoker
Occupation class	UI1

Life Protection	
Policy number	1876255
Benefit Amount	\$515,000.00
Issue date	23 March 2021
Plan start date	4 March 2021
Plan end date	4 March 2070
Premium basis	Stepped

Special conditions and exclusions

Nil


CONTACTING TAL

 customerservice@tal.com.au

 1300 351 133

 1300 209 088

 tal.com.au

 TAL Life Limited
GPO Box 5380
Sydney NSW 2001