

26 July 2021

MRS ELAINE GARAS
16 BUNGALOW RD
PEAKHURST NSW 2210

Product name
ClearView LifeSolutions

Policy number
518095060

Policy owner
Elaine Garas

Income protection statement



Here are some of the great benefits of your cover:

Worldwide cover

You are covered 24 hours a day anywhere in the world.

Provision for continuing cover

We cannot cancel your cover, place any further restrictions on your cover or increase your individual premium because of any change to your health, occupation or pastimes.

Provision for upgrades

Any future enhancements to this product will be made available to you. These enhancements, unless otherwise specified, will not result in any increase in premium.

Dear Mrs Garas,

The following is a summary of the total premium paid for the cover listed on your policy for the financial year ending 30 June 2021.

Elaine Garas

Total premium paid	\$1,567.15
Total premium that may be tax deductible	\$1,567.15

Cover Type	Premium paid	Tax deductible amount
Income Protection Plus Cover*	\$1,567.15	\$1,567.15
This premium may be fully tax deductible		

*This includes all features that form part of your Income Protection cover that are generally fully tax deductible and have not otherwise been separately listed in this table.

Please note that certain Income Protection features may not be fully tax deductible. Such features include TPD Lump Sum Option, Extras Package Option and Super Solutions. If applicable to your cover, this has been specifically listed above.

For more information, please refer to the Product Disclosure Statement and Policy Document. Before relying on any information in this statement, please speak with your financial adviser or taxation professional.

Easy access, fast answers

If you have any questions about your cover, please contact your financial adviser, Bayswater Financial Pty Ltd on 02 9360 9736.

Alternatively, you can contact our Customer Service Centre on 132 979. We're committed to great service and that means we're always ready to help. Simply give us a call between 8am and 7pm (Sydney time), Monday to Friday, or email us at life@clearview.com.au.

Yours sincerely

A handwritten signature in black ink, appearing to read 'J. Perosh', with a stylized flourish at the end.

John Perosh
Manager, Life Operations