

YOUR ONECARE ANNUAL SUMMARY

Mr Sunil Adiyodi & Mrs Manjula Chathoth
 ATF Adiyodi Super Fund
 PO BOX 238
 MIDLAND WA 6055



YOUR NEW ANNUAL PREMIUM IS
\$2,229.91
THIS INCLUDES A DISCOUNT OF \$105.02

12 April 2019

Dear policy owners,

The anniversary of the start of your OneCare held through super insurance policy is 24 May 2019.

Each year before your policy anniversary we provide an Annual Summary to let you know about any changes to your policy, cover and premium. This information, with a breakdown of how your premium is calculated, is included in the enclosed Policy Schedule.

We have included information about the indexation increase to your cover to help you decide whether or not you wish to accept a higher amount insured. As the amount insured increases with indexation, your premium will usually also increase. See over for details.

NEXT STEPS: STAY PROTECTED 1-2-3

To ensure your cover continues to meet your needs review your Policy Schedule and the information on the following pages on indexation. If you are happy, you don't need to do anything. The changes will take effect from 24 May 2019.

Keep your Policy Schedule in a secure place

WE'RE HERE TO HELP

Thank you for choosing OnePath. If you have questions or changes, please contact us or your financial adviser, Sunil Adiyodi. For more information visit <http://www.onepath.com.au/coverage-online.aspx>

Kind regards

Customer Services Team

QUESTIONS OR CHANGES?

Call us:
 133 667 weekdays
 8.30am to 6.00pm (AEST)

Email us:
customer.risk@onepath.com.au

Your Financial Adviser:
 Sunil Adiyodi
 0832 742811

ABOUT YOUR COVER AND PREMIUM

Your premium calculation is based on the life insured's age at the cover start date. As indexation applies to your cover, your premium will generally increase with indexed increases to your cover. Your premium will also change each year with the annual adjustment to your Policy Fee and may also change if:

- you change your cover;
- there are changes to the other factors that affect your premium, such as discounts (see the PDS for more information on how we calculate premiums); or
- we change premium rates for all policies like yours

YOUR PAYMENT

We will automatically deduct \$2,229.91 from your nominated account on 24 May 2019

If you are considering cancelling your cover, you should be aware of the risks. This includes having no cover if an insurable event occurs. Also, if you are considering cancelling your cover and replacing it with another policy with us or another insurer, you may not be able to get cover on the same terms, or at all, or you may have to pay a higher premium if your health has changed. The same may apply if you cancel your cover and at a later time apply again for cover.

If you need assistance with paying your premiums or adjusting your cover, call us on 133 667 or contact your financial adviser, Sunil Adiyodi. We're flexible and we may be able to help

NEED TO CLAIM?

Call 1300 555 220
 or CONTACT YOUR
 FREQUENT FLYER

CUSTOMER STORY - ONE LESS THING TO WORRY ABOUT*

When Kate^A turned 35 she took out a OneCare Life and Trauma Policy for peace of mind in the event of illness or injury – either of which could prevent her from repaying the mortgage and generally looking after her precious family. Working in real estate, she'd seen other families lose their homes due to totally unforeseen circumstances, and didn't want to join them.

Four years later at her annual check-up, Kate had a routine pap smear. Abnormal results led to further tests, which confirmed stage 3 cervical cancer.

Kate lodged a Trauma claim and subsequently received a lump sum payment to assist with her recovery.

^A This case study is shown for illustrative purposes only and is not a prediction or estimate of a benefit that may be payable to you. Name, age and occupation have been changed to protect the claimant's identity.

Earn Qantas Points with your policy
 If you're a Qantas Frequent Flyer member, you can earn 1 Qantas Point per dollar of premium paid on your eligible policy. Not a Qantas Frequent Flyer member? OnePath have arranged to waive the join fee for eligible policy holders if you join at qantas.com/onepath. To start earning points, go to onepath.com.au/off and enter your Qantas Frequent Flyer membership number.



Important Information

You must be a Qantas Frequent Flyer member and correctly verify your Qantas membership details with OnePath Life to start earning Qantas Points on eligible premiums you pay. A joining fee usually applies, however OnePath Life will offer complimentary membership to eligible policy holders. This offer is available to new OnePath Life members only. OnePath Life is not a Qantas Frequent Flyer program. OnePath Life is a separate program with its own terms and conditions. Qantas Frequent Flyer membership is subject to Qantas Frequent Flyer program rules. OnePath Life is not a Qantas Frequent Flyer program. OnePath Life is a separate program with its own terms and conditions. Qantas Frequent Flyer membership is subject to Qantas Frequent Flyer program rules. The maximum number of points you can earn on eligible policies is capped at 20,000 points per year, per policy.

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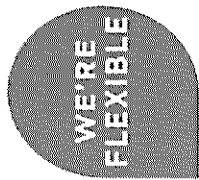
INDEXATION

To help your insurance keep up with the rising cost of living the amount insured increases automatically at each policy anniversary. This is called indexation. This year's increase is 5.0% for Life, TPD, Trauma, Extra Care and Child Cover. These changes will take place on 24 May 2019.

Indexation will affect your premium. As the amount insured increases due to indexation, your premium will usually increase. In some cases your premium may reduce if your increased amount insured moves your cover to a higher discount band.

Below is a summary of your cover and premiums with indexation, and without indexation. You may decline indexation on all or some covers on your policy.

Cover	With Indexation		Without Indexation	
	Amount Insured	Annual Premium	Amount Insured	Annual Premium
Manjula Chathoth				
Life Cover	\$1,507,099	\$227.79	\$1,370,095	\$175.61
TPD Cover (Week only)	\$1,407,093	\$1,507.19	\$1,340,095	\$1,305.51



Speak to your financial adviser for more information on this offer.

ACCEPT OR DECLINE INDEXATION

To accept indexation:

You don't need to do anything. Indexation will automatically increase the amount insured on 24 May 2019.

To decline indexation:

Speak to your financial adviser or our Customer Services Team on 133 667, weekdays 8.30am to 6.00pm (AEST) by 23 June 2019.

Important Information

OneCare Health Insurance Limited (ABN 34 029 167 116, AFSL 239431) (OneCare Life). This information is of a general nature and has been prepared without taking account of your objectives, financial situation and needs. You should consider whether the information is appropriate for you having regard to your objectives, financial situation and needs. OneCare recommends you read the enclosed information on the OneCare TPD before deciding whether or to continue to hold this product.



DATE
12 April 2019

YOUR POLICY SUMMARY

Policy number: 1003353411
 Policy owner(s):
 Manjula Chaihoth
 Sunil Adiyodi
 Fund name:
 Adiyodi Super Fund
 Policy start date: 24 May 2012
 Policy anniversary date: 24 May

OnePath Life Limited
 ABN 33 009 657 176 AFSL 238341
 onepath.com.au

**ONECARE
POLICY SCHEDULE**

Life/lives insured:	First name	Surname	Date of birth	Gender
	Manjula	Chaihoth	2 April 1983	Female

Annual premium before discount(s)*: \$2,334.93

Discount(s) - Package: \$105.02

Annual premium after discount(s)*: \$2,229.91

Includes:

Policy Fee(s)*: \$97.18

*Includes tax 9.50% if applicable

ONECARE POLICY SCHEDULE

DATE
12 April 2019

POLICY NUMBER
1003353411

Life Insured: Manjula Chaihoth

LIFE COVER WITH OPTIONAL TPD COVER

Cover type	Amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$1,407,099	\$722.72	Yes	24 May 2012	23 May 2113
TPD Cover (Working)	\$1,407,099	\$1,507.19	Yes	24 May 2012	23 May 2048

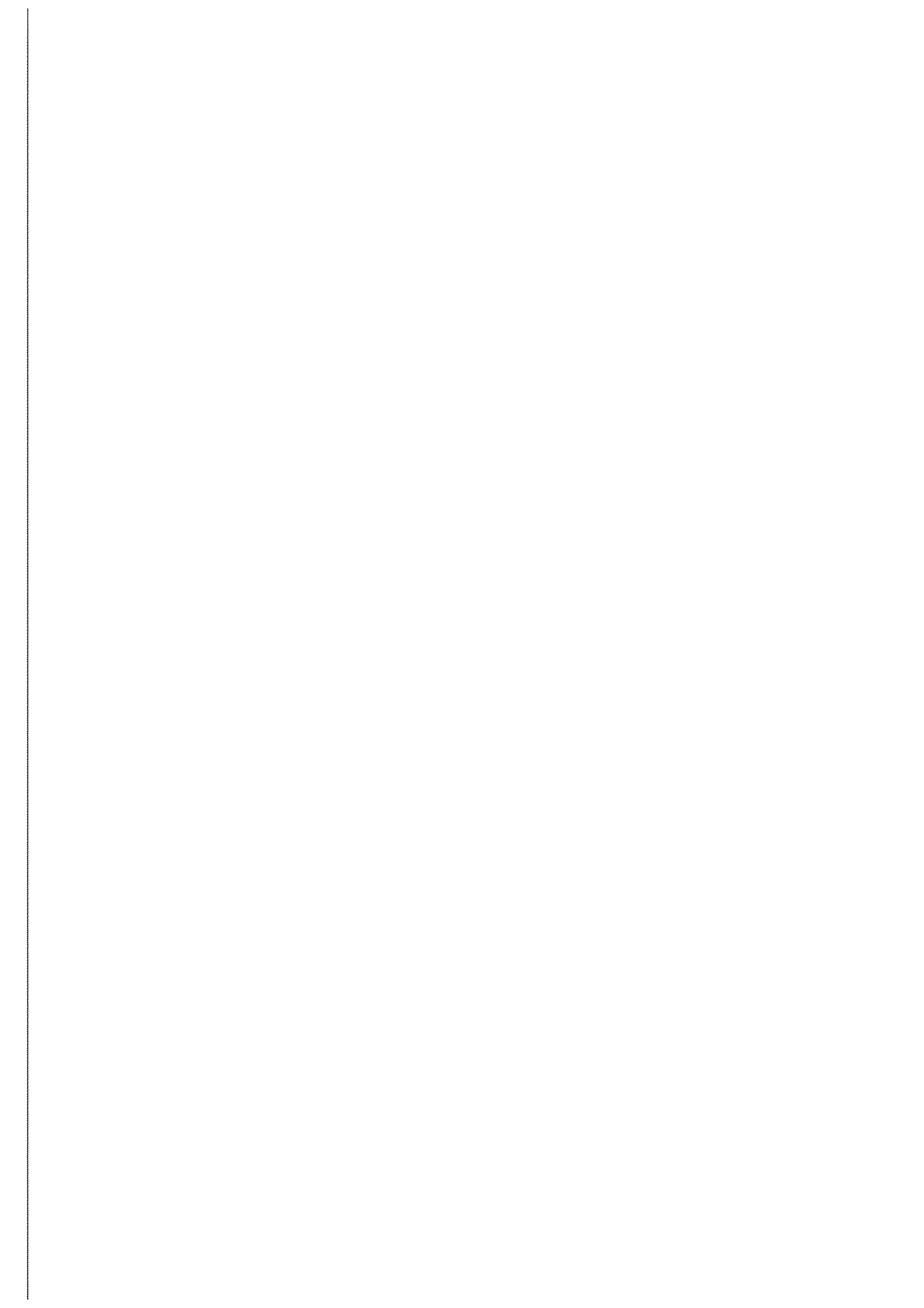
Options

Optional extras

Benefit payment type:	Lump sum	Premium Waiver	Disability Option	Yes
Premium type:	Level premium	Business Guarantee	Option	No
Occupation category†:	L	Double TPD	Option:	No
TPD definition:	Any Occupation			
Smoker‡:	No			

LIFE10031

*You should keep this Policy Schedule as a secure document along with your other insurance policy documents, as they will be required when you make a claim. If you lose the Policy Schedule Policy Form or any of your other insurance documents, you can contact us for a replacement copy. We may charge a fee to provide you with a replacement copy. †Occupation category is defined in the Policy Schedule. ‡Smoker status is defined in the Policy Schedule. ANZ is an authorised deposit taking institution (ADI) under the Banking Act 1985 (Cth). Although OnePath Life is owned by ANZ, OnePath Life is not a bank. Except as mentioned in the TPD and Policy Form, the obligation of OnePath Life do not represent a deposit or other liability of ANZ or its related group companies. None of them are insured by the Australian Government Guarantee Corporation. Page 1 of 4





YOUR ONECARE ANNUAL SUMMARY

Mr Sumil Adiyodi & Mrs Manjula Chathoth
ATF Adiyodi Super Fund
PO BOX 238
MIDLAND WA 6056

YOUR NEW ANNUAL PREMIUM IS \$2,504.41
THIS INCLUDES A DISCOUNT OF \$248.79

8 April 2019

Dear policy owners,

The anniversary of the start of your OneCare held through policy is 19 May 2019.

Each year before your policy anniversary we provide an Annual Summary to let you know about any changes to your policy, cover and premium. This information, with a breakdown of how your premium is calculated, is included in the enclosed Policy Schedule.

We have included information about the indexation increase to help you decide whether or not you wish to accept a higher amount of your premium. Your premium will usually also increase. See cover for details.

NEXT STEPS: STAY PROTECTED 1-2-3

- To ensure your cover continues to meet your needs review the Policy Schedule and the information on the following pages on Indexation.
- If you are happy, you don't need to do anything. The changes will take effect from 19 May 2019.
- Keep your Policy Schedule in a secure place.

WE'RE HERE TO HELP

Thank you for choosing OnePath. If you have questions or changes, please contact us or your financial adviser, Sumil Adiyodi. For more information visit <http://www.onepath.com.au/>

Kind regards
Customer Services Team

YOUR COVER

See the enclosed Policy Schedule

POLICY OWNER(S)

Manjula Chathoth
Sumil Adiyodi

FUND NAME

Adiyodi Super Fund

POLICY NUMBER

1003345360

PAYMENT DUE

19 May 2019

LIFE INSURED

Sumil Adiyodi

QUESTIONS OR CHANGES?

Call us:
133 667 weekdays
8.30am to 6.00pm (AEST)

Email us:
customer.risk@onepath.com.au

Your Financial Adviser:
Sumil Adiyodi
0892 742844

XPFF/EL0023

ABOUT YOUR COVER AND PREMIUM

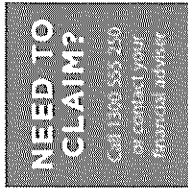
- Your premium calculation is based on the life insured's age at the cover start date. As Indexation applies to your cover, your premium will generally increase with indexed increases to your cover. Your premium will also change each year with the annual adjustment to your Policy Fee, and may also change if:
- you change your cover;
 - there are changes to the other factors that affect your premium, such as discounts (see the PDS for more information on how we calculate premiums); or
 - we change premium rates for all policies like yours.

YOUR PAYMENT

We will automatically deduct \$2,504.41 from your nominated account on 19 May 2019.

If you are considering cancelling your cover, you should be aware of the risks. This includes having no cover if an insurable event occurs. Also, if you are considering cancelling your cover and replacing it with another policy with us or another insurer, you may not be able to get cover on the same terms, or at all, or you may have to pay a higher premium if your health has changed. The same may apply if you cancel your cover and at a later time apply again for cover.

If you need assistance with paying your premiums or adjusting your cover, call us on 133 667 or contact your financial adviser, Sunil Adiyodi. We're flexible and we may be able to help.



CUSTOMER STORY - ONE LESS THING TO WORRY ABOUT*

Stan¹, a 46-year old building foreman, took out a OneCare policy for Life, Total Permanent Disability and Trauma. Shortly afterwards, he experienced minor chest pain but was not overly concerned - he was too busy to take time off work to have it checked out.

A year and a half later, while at work Stan experienced severe chest pain and alerted work mates. He was transferred to hospital where doctors determined that he had suffered a heart attack.

Stan lodged a Trauma claim and subsequently received a lump sum payment to assist with his recovery.

* This case study is shown for illustrative purposes only and is not a prediction or estimate of a benefit that may be payable to you. Name, age and occupation have been changed to protect the claimant's identity.



Earn Qantas Points with your policy

If you're a Qantas Frequent Flyer member, you can earn 1 Qantas Point per dollar of premium paid on your eligible policy. Not a Qantas Frequent Flyer member? OnePath have arranged to waive the joint fee for eligible policy holders if you join at qantas.com/onepathjoin. To start earning points, go to onepath.com.au/qff and enter your Qantas Frequent Flyer membership number.

Important Information

As a member of Qantas Frequent Flyer, you can earn Qantas Points on eligible policies. Although the usual applies, however, OnePath's complimentary offer may be withdrawn at any time. Membership and Qantas Frequent Flyer Points accrue in accordance with and subject to the OnePath and Qantas Frequent Flyer Rewards terms and conditions. Eligible policies are OneCare, OneCare Super and OneCare. The maximum number of points you can earn on eligible policies is capped at 20,000 points per year per policy.

Qantas Frequent Flyer membership details with OnePath Life to retain earning Qantas Points on eligible policies. This offer is subject to Qantas Frequent Flyer program terms and conditions. Qantas Frequent Flyer Rewards terms and conditions. Eligible policies are OneCare, OneCare Super and OneCare. The maximum number of points you can earn on eligible policies is capped at 20,000 points per year per policy.

INDEXATION

To help your insurance keep up with the rising cost of living the amount insured increases automatically at each policy anniversary. This is called indexation. This year's increase is 5.0% for Life, TPD, Trauma, Extra Care and Child Cover. These changes will take place on 19 May 2019.

Indexation will affect your premium. As the amount insured increases due to indexation, your premium will usually increase. In some cases your premium may reduce if your increased amount insured moves your cover to a higher discount band.

Below is a summary of your cover and premiums with indexation, and without indexation. You may decline indexation on all or some covers on your policy.

Cover	With Indexation		Without Indexation	
	Amount Insured	Annual Premium	Amount Insured	Annual Premium
Sumit Adityesh				
Life Cover	\$1,407,069	\$1,374.02	\$1,340,055	\$1,267.19
TPD Cover (Working)	\$1,107,099	\$1,141.39	\$1,010,095	\$1,034.18

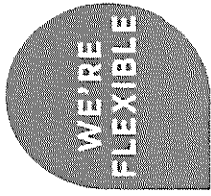
ACCEPT OR DECLINE INDEXATION

To accept indexation:

You don't need to do anything. Indexation will automatically increase the amount insured on 19 May 2019.

To decline indexation:

Speak to your financial adviser or our Customer Services Team on 133 667, weekdays 8.30am to 6.00pm (AEST) by 18 June 2019.

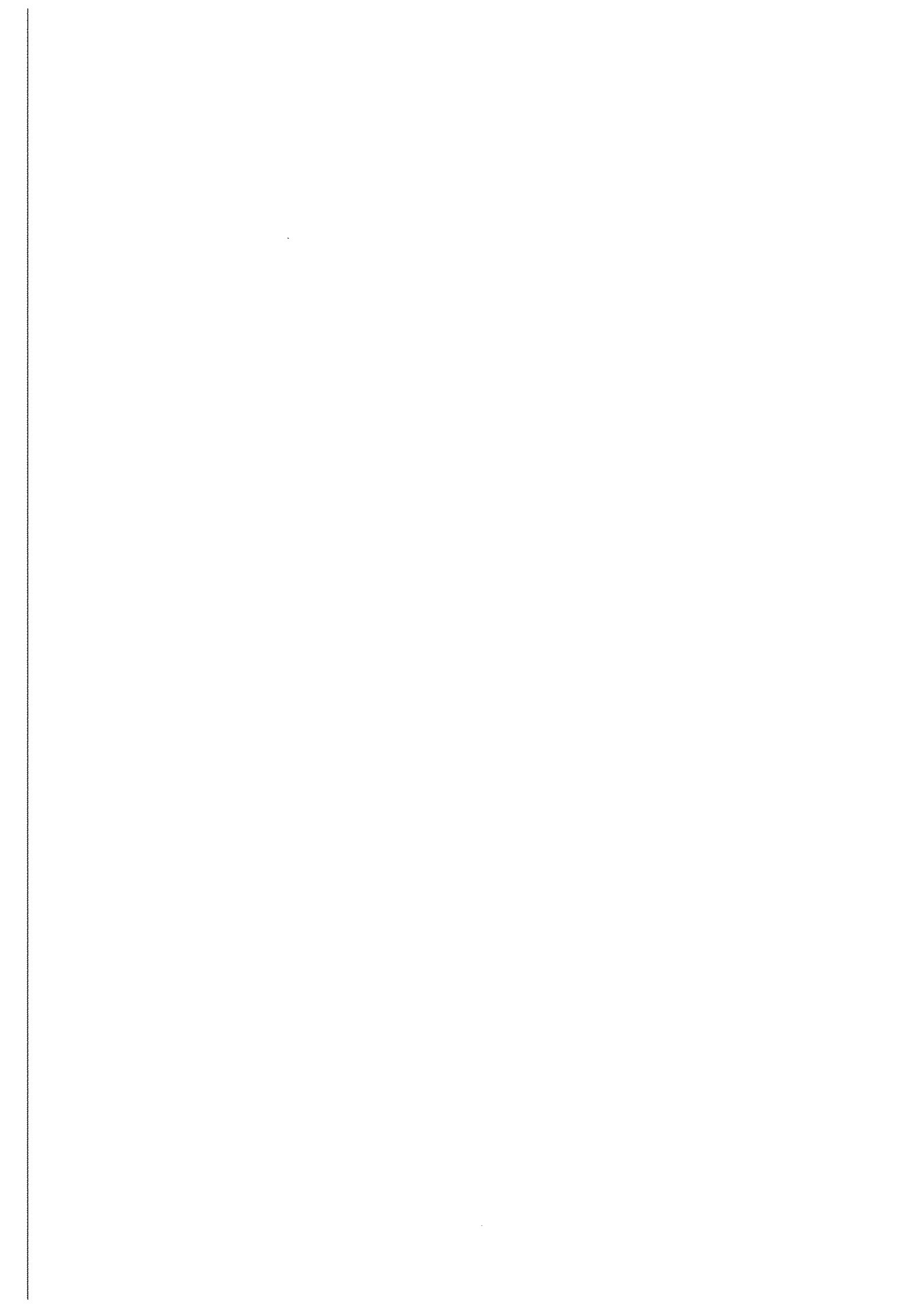


For more information, contact your financial adviser or call 133 667.

Important Information

OnePath is a general insurance policy issued by OnePath Life Limited (ABN 13 009 657 17). This information is of a general nature and has been prepared without taking into account your specific circumstances. It is not intended to constitute a contract. It is important that you read the information in the OnePath Policy before deciding whether to continue to hold this policy.

OnePath Life Limited (ABN 13 009 657 17) is a general insurance policy issued by OnePath Life Limited (ABN 13 009 657 17). This information is of a general nature and has been prepared without taking into account your specific circumstances. It is not intended to constitute a contract. It is important that you read the information in the OnePath Policy before deciding whether to continue to hold this policy.





OnePath Life Limited
ABN 33 009 657 176 AFSL 238341
onepath.com.au

DATE
8 April 2019

YOUR POLICY SUMMARY

Policy number: 1003345360
Policy owner(s):
Manjula Chathoth
Sunil Adiyodi
Fund name:
Adiyodi Super Fund
Policy start date: 19 May 2012
Policy anniversary date: 19 May

**ONECARE
POLICY SCHEDULE**

Life/lives insured:	First name	Suri	name	Date of birth	Gender
	Sunil	Adiy	rodi	20 May 1976	Male

Annual premium before discount(s)*:	\$2,753.20
Discount(s) - Multi Cover and Package:	\$248.79
Annual premium after discount(s)*:	\$2,504.41
Includes:	
Policy Fee(s)**:	\$95.12

*Includes temporary duty if applicable

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You should keep this Policy Schedule in a secure place, along with you or if you have the Policy Schedule Policy Terms or any of your other insurance documents you can contact us for a replacement copy. We may charge a fee to replace a document. If you are unable to contact us, you should contact the Australian Financial Complaints Authority (AFCA) on 1800 047 376, AFSA 1300 410 100 or the Australian Financial Complaints Authority (AFCA) on 1800 047 376. Although OnePath Life is covered by ANZ, OnePath Life is not a Bank. ANZ does not represent, warrant or otherwise assume liability of ANZ or its related group companies. None of them stands behind or guarantees the obligations of the issuer of the product.

ONECARE POLICY SCHEDULE

DATE
8 April 2019

POLICY NUMBER
1003345360

Life Insured: Sunil Adhyodi

LIFE COVER WITH OPTIONAL TPD CO VER

Cover type	Amount insured	Annul premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$1,407,099	\$1,372	Yes	19 May 2012	18 May 2107
TPD Cover (Working)	\$1,407,099	\$1,131	Yes	19 May 2012	18 May 2042

Options

Benefit payment type: Lump sum
 Premium type: Level premium
 Occupation category: P
 TPD definition: Any Occupation
 Smoker: No

Optional extras
 Premium Waiver Disability Option: Yes
 Business Guarantee Option: No
 Double TPD Option: No