



007 01733

KLAK HOLDINGS PTY LTD ATF  
KLAK SUPERANNUATION FUND  
6 SHIRLEY STREET  
ROSEVILLE NSW 2069

Policy owner(s)  
**Klak Holdings Pty Ltd ATF**

Policy type  
**Total Care Plan**

Policy number  
**02155259**

20 October 2017

Policy anniversary date  
**8 November 2017**

Monthly premium  
**\$629.67**

## Your valuable cover remains secure

This letter provides you with important information about your CommInsure Total Care Plan policy. No one knows what's ahead today or tomorrow or in 12 months' time. That's why your choice to protect your financial future through your CommInsure Total Care Plan policy is likely one of the most important decisions you've ever made.

As a reward for your loyalty we give you additional cover at no extra cost to you. See the final page for details.

## What you need to know

- Because you pay by direct debit, payment is automatic and you don't need to do anything to remain protected.
- Please read this letter including the section regarding your premium and indexation on the next page and keep this letter for future reference.

If we can help you in any way, please contact our Customer Service Centre or your financial adviser at the numbers opposite.

Thank you for choosing CommInsure. We look forward to protecting your financial security again this year.

  
Customer Service Centre  
**Phone: 13 1056**  
Fax: 1300 852 076  
Monday to Friday  
8am - 8pm (Sydney time)

  
**PO Box 320**  
**Silverwater NSW 2128**

  
**commbank.com.au**

Your financial adviser  
**Shaoping Liang**  
**02 9281 1880**

**We pay claims of over  
\$400,000 every working  
hour, over \$3.4 million  
every working day and  
over \$16 million every  
week.**

Group, Retail and Direct claims  
statistics combined.

**Policy owner(s)** Klak Holdings Pty Ltd ATF  
**Policy number** 02155259  
**Policy anniversary date** 8 November 2017  
**Premium type** Stepped  
**Monthly premium** \$629.67

This amount includes your premium, indexation, policy fee and stamp duty, less any discounts you're eligible for.

As you have opted to receive indexation on your policy, your benefits stated below have been increased by 3.00% indexation. This affects your premium, if you don't want indexation applied to your policy, please call us.

As you have chosen to pay stepped premium rates, your premium rate will generally be higher as you get older.

**Life insured** K L Qie  
**Life Care** This cover pays a lump sum benefit if you die or become terminally ill.  
**Benefit amount** \$1,125,508.00  
**Loyalty Bonus benefit** Not yet eligible  
The Loyalty Bonus benefit amount is added to the amount paid.

**Life insured** K H Zhao  
**Life Care** This cover pays a lump sum benefit if you die or become terminally ill.  
**Benefit amount** \$1,125,508.00  
**Loyalty Bonus benefit** Not yet eligible  
The Loyalty Bonus benefit amount is added to the amount paid.

**Accidental Death Cover** This cover pays a lump sum benefit if you die due to an accident.  
**Benefit amount** \$562,753.00