

Wright Doig & Co

ABN 60 160 064 243

Liability Limited By A Scheme Approved
Under Professional Standards Legislation.

294 Mt Dandenong Road (PO Box 1089) Croydon VIC 3136

Telephone (03) 9725 2789 Fax (03) 9725 1494

Ormrod Superannuation Fund
24 Francis Crescent
MOUNT EVELYN VIC 3796

Statement

Ref: ORMRO015
As at 22 March, 2021

Date	Description	Debit	Credit
02/03/2021	Invoice 2021-000550 Issued	1,710.00	
28+ Days 0.00	21 Days 0.00	14 Days 1,710.00	7 Days 0.00
		Current 0.00	Amount Due: 1,710.00
Terms: Seven Days			

Please detach the portion below and forward with your payment

Remittance Advice

Ormrod Superannuation Fund

As at 22 March, 2021

Direct Payment To Our Account Please Quote Ref: ORMRO015

BSB 610-101 Account No. 070637307

Amount Due: 1,710.00

Cheque

Mastercard

Visa

Card Number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Cardholder

.....

Signature

.....

Expiry Date

__ / __

CVC

1970-01



LIFE INSURANCE

MLC Life Insurance Policy Schedule

This Policy Schedule replaces any previous Policy Schedules. Effective date **18 March 2021**

Policy details

Policy Owner	Mrs Janet Ormrod ATF Ormrod Super Fund		
Policy Owner	Mr Robert Ormrod ATF Ormrod Super Fund		
Product name	MLC Insurance (Wrap or SMSF)		
Policy number	93265916	Policy start date	18 March 2019
Annual renewal date	18 March	Monthly premium	\$576.73
Monthly policy fee	\$0.00	Stamp Duty state	VIC
Monthly Stamp Duty	\$40.80		

Connected Policies

Connected policy number	93265917	Connected benefit/s	Critical Illness Plus , Life Cover
-------------------------	-----------------	---------------------	---

Life Insured Details

Life Insured

Life Insured	Mr Robert Ormrod	Date of Birth	26 June 1962
Age next birthday	59	Occupation Class	B

What you're covered for

Mr Robert Ormrod Life Insured

Benefit type	Premium structure	Benefit amount	Monthly Premium	Benefit expiry date	Smoker status	Inflation Linked
Life Cover	Stepped	\$220,500	\$127.85	18 March 2037	Non-smoker	Yes

Extra benefits (benefit details)

Special Conditions

- Exclusion: This insurance is being issued on the basis that it is to replace existing insurance cover. If the existing cover is not cancelled, any Benefit that is payable on the occurrence of an event under this insurance cover will be reduced by any benefit payable on the occurrence of the same event under your existing cover.

Total and Permanent Disability	Stepped	\$110,250	\$84.19	18 March 2028	Non-smoker	Yes
--------------------------------	---------	-----------	---------	---------------	------------	-----

Extra benefits (benefit details)

- Any Occupation in Total and Permanent Disability applied

Special Conditions

- Exclusion: This insurance is being issued on the basis that it is to replace existing insurance cover. If the existing cover is not cancelled, any Benefit that is payable on the occurrence of an event under this insurance cover will be reduced by any benefit payable on the occurrence of the same event under your existing cover.

Total and Permanent Disability	Stepped	\$110,250	\$124.03	18 March 2037	Non-smoker	Yes
--------------------------------	---------	-----------	----------	---------------	------------	-----

Extra benefits (benefit details)

- Any Occupation in Total and Permanent Disability applied

Special Conditions

- Exclusion: This insurance is being issued on the basis that it is to replace existing insurance cover. If the existing cover is not cancelled, any Benefit that is payable on the occurrence of an event under this insurance cover will be reduced by any benefit payable on the occurrence of the same event under your existing cover.

Income Protection Platinum	Stepped	\$2,416 per monthly	\$199.86	18 March 2033	Non-smoker	Yes
----------------------------	---------	---------------------	----------	---------------	------------	-----

Extra benefits (benefit details)

- Waiting Period 90 Days
- Benefit Period 5 Years
- Insured at Indemnity Value

Special Conditions

- Exclusion: This insurance is being issued on the basis that it is to replace existing insurance cover. If the existing cover is not cancelled, any Benefit that is payable on the occurrence of an event under this insurance cover will be reduced by any benefit payable on the occurrence of the same event under your existing cover.

The premium details in this Schedule will be valid until the next review date. This Schedule is current as at the effective date shown, and replaces any Schedule previously issued. You should refer to the Policy Document for full details of when we will pay a Benefit.

Keeping your nomination valid and up-to-date

It is important that you keep your beneficiary nomination up to date, taking into account changes in your personal circumstances.

Please speak with your advisor and read the latest PDS for your product for more information about nominating a beneficiary. You can change your beneficiary nomination by completing the Beneficiary Nomination Form. The PDS and form are available on mlclifeinsurance.com.au or you can call us for a copy.