

Your new TAL Policy

Brayjyre Family Super Fund
PO Box 3172 *236 Great Western Highway*
BLAYLAND EAST NSW 2774 *Warrimoo NSW 2774*

1 September 2022

ACCELERATED PROTECTION

Policy number	7047358
Policy start date	30 August 2022

\$2588.28

Dear Trustee

We have accepted your application

Welcome to TAL – your Accelerated Protection application has been accepted and your insurance cover is in place. You can feel confident to get on with living your life, knowing we'll be there if you need us.

Your important documents

The following documents are included with this letter:

- **Policy Schedule** – provides specific details of your cover including any different/special terms you may have previously agreed to.
- **Combined PDS and Policy Document** – sets out the terms and conditions of your policy

What do you need to do?

Please take the time to read your Policy Schedule and Combined PDS and Policy Document, to check that all details are correct and that the terms remain suitable to your needs. If there are any details that require changing, please let us know as soon as possible.

You should keep these documents in a safe place as they hold 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 Craig Small by phone on 0430 870 844 or by email to craig@evolutionwealth.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

TAL Customer Service

Office use only: 37

Accelerated Protection

Policy number 7047358

Policy Owner Brayjyre Family Super Fund

YOUR POLICY

Issue date	31 August 2022
Policy start date	30 August 2022
Policy anniversary date	30 August each year, starting on 30 August 2023
First premium payable	\$2,568.28 Premiums may be adjusted from time to time, where there is a credit or outstanding amount owed on your Policy.
Premium frequency	Yearly
Next Premium due date	28 August 2022
	Your premium will be deducted yearly from your nominated account.
Policy fee	\$88.99 (included in the yearly premium amount)
State in which Policy is registered	NSW
Stamp duty	Paid in accordance with relevant State legislation and included in the yearly 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	BRAYJYRE SUPER INVESTMENTS P/L
Account number	XXXXXX934
BSB	XXX-512

Your Health Sense Discount

A Health Sense Discount has been applied to eligible parts of your policy and is reflected in your premium shown above. The percentage discount will apply for the life of the policy and is shown in the relevant plan details appearing in this policy schedule.

The discount may be changed or removed if you request alterations to your policy, for example if you remove cover or reduce your sum insured.

Please note, this discount does not apply to the policy fee and any government duties.

Your financial adviser

Craig Small at Evolution Wealth Management

0430 870 844

craig@evolutionwealth.com.au

Policy Schedule (continued)

LIFE INSURED	
Name	David Wilson
Date of birth	1 August 1982
Gender	Male
Smoker status	Non-smoker
Occupation class	BBB2

Life Insurance Plan	
Policy number	7047358
Benefit Amount	\$500,000.00
Issue date	31 August 2022
Plan start date	30 August 2022
Plan end date	30 August 2081
Premium basis	Stepped
Health sense discount	12.50%

Special conditions and exclusions

Nil

Policy Schedule (continued)

LIFE INSURED	
Name	David Wilson
Date of birth	1 August 1982
Gender	Male
Smoker status	Non-smoker
Occupation class	BBB2

TPD Insurance (Attached)	
Policy number	7047358
Benefit Amount	\$500,000.00
Issue date	31 August 2022
Plan start date	30 August 2022
Plan end date	30 August 2081
TPD definition	Any Occupation
Premium basis	Stepped
Health sense discount	12.50%

Special conditions and exclusions

Nil

Policy Schedule (continued)

LIFE INSURED	
Name	David Wilson
Date of birth	1 August 1982
Gender	Male
Smoker status	Non-smoker
Occupation class	BBB2

Income Protection Plan Super	
Policy number	7047358
Benefit Amount	\$6,829.53
Issue date	31 August 2022
Plan start date	30 August 2022
Plan end date	30 August 2046
Benefit type	Indemnity
Waiting period	4 Weeks
Benefit period	2 Years
Premium basis	Stepped

Special conditions and exclusions

Nil

CONTACTING TAL

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1300 209 088

tal.com.au

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