

Your NEOS Protection Plan Schedule

This schedule forms part of the NEOS Benefit Fund Rules. It shows the important details of your plan as at the plan commencement date shown below.

Your plan details

Plan number	112443124
Plan commencement date	16/02/2022
Plan owner(s)	Gold 2.0 Super fund
State register	QLD

Your payment details

Premium frequency	Yearly
Yearly premium	\$2,999.50
Payment method	Direct debit
Account number	940514896
Premium due date	16/02/2022
	<i>Your premium will be deducted yearly.</i>

Insured person details

Name	Liam Hynes
Date of birth	22/08/1982
Gender	Male



neoslifelife.com.au

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Your cover details

Cover	Life Cover
Ownership	Super
Sum insured	\$2,500,000
Yearly premium	\$1,081.96
Premium type	Stepped
Optional benefits	Indexation Benefit
Commencement date	16/02/2022
Expiry date	15/02/2082
Occupation class	A
Special conditions, loadings and exclusions	None
Premium category	Standard

Cover	Attached TPD Cover
Ownership	Super
Sum insured	\$2,500,000
Yearly premium	\$622.15
Premium type	Stepped
TPD definition	Super
Optional benefits	Indexation Benefit
Commencement date	16/02/2022
Expiry date	15/02/2082
Occupation class	WCP
Special conditions, loadings and exclusions	None
Premium category	Standard

Cover	Life Cover
Ownership	Super
Sum insured	\$200,000
Yearly premium	\$86.56
Premium type	Stepped
Optional benefits	Indexation Benefit
Commencement date	16/02/2022
Expiry date	15/02/2082
Occupation class	A
Special conditions, loadings and exclusions	None
Premium category	Standard

Cover	Income Support Cover
Ownership	Super
Sum insured	\$11,666 <i>Please see "Important information" below on benefit reductions</i>
Superannuation contribution option amount	\$0
Yearly premium	\$1,208.83
Premium type	Stepped
Cover level	IP Super
Waiting period	4 weeks
Benefit period	5 years
Optional benefits	Indexation Benefit
Commencement date	16/02/2022
Expiry date	15/02/2048
Occupation class	WCP
Special conditions, loadings and exclusions	Financial endorsement: It is hereby acknowledged that Current Passive Income will be treated as nil for the purposes of determining the Total Monthly Income and Monthly Benefit.
Premium category	Standard

Important information

Income Support Cover

Below is some important information about key aspects of your Income Support Cover which you should regularly review. Refer to the NEOS Protection PDS or speak to your financial adviser for further information.

Your sum insured

You should regularly review your Income Support Cover sum insured to ensure it accurately reflects your current income, including your regular income, passive income and any expected ongoing business income.

If your regular income has reduced or has not increased in line with indexation, or you expect to receive a greater amount of passive income or ongoing business income, your full sum insured may not be payable as a monthly benefit.

If your regular income has increased, or you expect to receive less in passive income or ongoing business income, you may be eligible for a monthly benefit higher than your current sum insured.

After the first 24 months of your benefit period, your sum insured will be reduced by a ratio of 6/7 for the purpose of calculating any monthly benefit for the remainder of the benefit period.

Your superannuation sum insured

If you have selected the Superannuation Contribution Option, any superannuation sum insured you hold under this option is displayed as your superannuation contribution option amount above. Your maximum superannuation sum insured will be 10% of your sum insured, up to \$2,000 per month.

After the first 24 months of your benefit period, any monthly superannuation benefit will reduce in proportion to the reduction in your monthly benefit for the remainder of the benefit period.

Your income replacement amount

The maximum monthly benefit you may be eligible for is based on your income replacement amount, reduced for current passive income and current ongoing business income that you receive while disabled.

Your income replacement amount is calculated as:

- 70% of the first \$16,667 of your total monthly income
- 50% of the next \$20,000; and
- 20% of the next \$41,666.

After the first 24 months of your benefit period, your income replacement amount will be reduced by a ratio of 6/7 for the purpose of calculating any monthly benefit for the remainder of the benefit period.

Your total benefit cap

Your total benefit cap under Income Support cover, inclusive of your monthly benefit and monthly superannuation benefit, is \$30,000 per month.