

09 July 2020

IGOR & ELENA LIKHOROVITCH A T F LIKHOROVITCH
SUPER FUND
20/8-12 ASCOT STREET
KENSINGTON NSW 2033

Product name
ClearView LifeSolutions

Policy number
518470301

Policy owner
Igor & Elena Likhovitch A T F
Likhovitch Super Fund

You've made the right choice



Here are some of the great benefits of your cover:

Worldwide cover

You are covered 24 hours a day anywhere in the world.

Guaranteed renewable

We won't cancel your cover or increase your premium because of any change in your health, occupation or pastimes.

Guaranteed upgrade of new benefits

You will automatically receive any future product enhancements which don't result in a premium increase.

Dear Trustee,

Welcome to ClearView. We're pleased to confirm that your application has been accepted and cover has commenced.

Choosing the right partner to help protect your financial future is an important decision and we're delighted you've chosen us.

The important details

Enclosed you'll find your policy certificate which sets out the benefits of your cover. Please take a minute to check that all the details of your cover are correct before storing it somewhere safe.

Reminder of your duty of disclosure

At the time you took out cover you would have been advised that you have a duty to tell us about anything you know, or could reasonably be expected to know, that might affect our decision on whether to insure you and if so, on what terms. A notice about your duty of disclosure was included in the product disclosure statement (PDS) provided to you.

If you are taking out insurance on the life of someone else and that person doesn't tell us about anything they know, or could reasonably be expected to know, that might affect our decision on whether to insure them and if so, on what terms. This may be treated as if you failed to tell us something that you were required to tell us.

This duty applies right up until we confirm you are covered and issue you with a policy certificate. So if your circumstances have changed since you applied for cover and you think this information may have affected our decision to give you cover, you need to tell us about it to avoid any issues in the event you make a claim.

Easy access, fast answers

If you have any questions about your cover, please contact your financial adviser, Bain Stenos on 1300 975 999.

Alternatively, you can contact our Customer Service Centre on 132 979. We're committed to great service and that means we're always ready to help. Simply give us a call between 8am and 7pm (Sydney time), Monday to Friday, or email us at life@clearview.com.au.

Thank you for choosing us for your life insurance needs.

Yours sincerely

A handwritten signature in black ink that reads "Deborah". The signature is written in a cursive style with a long, sweeping tail that extends to the right.

Deborah Lowe
General Manager, People and Operations

ClearView LifeSolutions

This policy certificate, dated 09 July 2020 forms part of your policy. This should be kept with the Product Disclosure Statement and Policy Document which outline the full terms and conditions.

Policy details

Policy number	518470301
Policy owner	Igor & Elena Likhovovitch A T F Likhovovitch Super Fund
Policy start date	09 July 2020

Premium details

Frequency	Monthly
Premium	\$391.87
Stamp duty	\$12.76
Total premium	\$404.63

Person insured – Mrs Elena Likhovovitch

Date of birth	21 March 1977	Gender	Female
Smoker status	Smoker		

Lump sum cover details

Cover Type	Benefit amount	Premium type	Indexation benefit	Start date	Expiry date
Life Cover	\$750,000	Stepped	No	09 Jul 2020	08 Jul 2076
TPD Cover (Any) linked to Life Cover	\$750,000	Stepped	No	09 Jul 2020	08 Jul 2076

Occupation Category

TPD Cover (Any) linked to Life Cover	(start date 09 Jul 2020)	A
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Monthly benefit cover details

Income Protection Plus Cover

Monthly benefit	\$6,000.00
Premium type	Stepped
Benefit payment type	Indemnity 75
Waiting period	90 days
Benefit period	To Age 65
Start date	09 July 2020
Expiry date	08 July 2042
Indexation benefit	Yes
Occupation category	AA
Increasing Claim Option	Yes

Need help?

Your adviser	Bain Stenos	1300 975 999 Bain@bluechipsuper.com.au
Customer Service Centre	132 979 8am to 7pm (Sydney time), Monday to Friday	life@clearview.com.au