

WE HAVE UPDATED YOUR POLICY

Miss Brenda Dolieslager & Ms Tracy Jones
ATF Brenda Tracey Super Fund
2/3 Carmen St
NEWPORT VIC 3015

YOUR NEW MONTHLY PREMIUM IS
\$151.26

21 May 2020

Dear policy owners,

The anniversary of the start of your OneCare held through super insurance policy is 21 May 2020.

Each year before your policy anniversary we provide an Annual Summary to let you know about any changes to your policy, cover and premium. This information, with a breakdown of how your premium is calculated, is included in the enclosed Policy Schedule.

As you have recently made a change to your OneCare held through super policy after we sent your Annual Summary, this update lets you know about the changes to your cover and premium. The information in this update replaces information provided in your Annual Summary. See over for details.

We have included information about the indexation increase to your cover to help you decide whether or not you wish to accept a higher amount insured. As the amount insured increases with indexation, your premium will usually also increase. See over for details.

NEXT STEPS: STAY PROTECTED 1-2-3

- 1 To ensure your cover continues to meet your needs review your Policy Schedule and the information on the following pages on Indexation.
- 2 If you are happy, you don't need to do anything. The changes will take effect from 21 May 2020.
- 3 Keep your Policy Schedule in a secure place.

WE'RE HERE TO HELP

Thank you for choosing OnePath.

If you have questions or changes, please contact us or your financial adviser, Craig Edward Williams. For more information visit <http://www.onepath.com.au/covered-online.aspx>

Kind regards
Customer Services Team

YOUR COVER

See the enclosed Policy Schedule

POLICY OWNER(S)

Tracy Jones
Brenda Dolieslager

FUND NAME

ATF Brenda Tracey Super Fund

POLICY NUMBER

1005216563

PAYMENT DUE

21 May 2020

LIFE INSURED

Brenda Dolieslager

QUESTIONS OR CHANGES?



Call us:

133 667 weekdays
8.30am to 6.00pm (AEST)



Email us:

customer.risk@onepath.com.au



Your Financial Adviser:

Craig Edward Williams
0381993050

ABOUT YOUR COVER AND PREMIUM

Your premium and cover changes every year on your policy anniversary, which is 21 May. Your premium is calculated based on our premium rates, the amount and type of your cover, your age, premium type, and any discounts. It also includes the Policy Fee(s) applicable to your cover. Note that your premium will reflect the indexation increase to your cover.

YOUR PAYMENT

We will automatically deduct \$151.26 from your nominated account on 21 May 2020.

If you are considering cancelling your cover, you should be aware of the risks. This includes having no cover if an insurable event occurs. Also, if you are considering cancelling your cover and replacing it with another policy with us or another insurer, you may not be able to get cover on the same terms, or at all, or you may have to pay a higher premium if your health has changed. The same may apply if you cancel your cover and at a later time apply again for cover.

If you need assistance with paying your premiums or adjusting your cover, call us on 133 667 or contact your financial adviser, Craig Edward Williams. We're flexible and we may be able to help.

NEED TO CLAIM?

Call 1300 555 250
or contact your
financial adviser

CUSTOMER STORY - ONE LESS THING TO WORRY ABOUT*

Helen[^], 45, held a OneCare Policy that included Trauma cover to shield her family from financial hardship in the event of illness or injury. At the time Helen was seriously fit and needed to be – juggling the needs of three young children with her career.

Then six years later Helen started to notice some changes. She became quite anxious and socially withdrawn. Her memory slowly deteriorated and parts of her body became weak. Extensive tests by a specialist revealed the presence of multiple sclerosis.

Helen lodged a Trauma claim and subsequently received a lump sum payment to assist with her recovery.

* This case study is shown for illustrative purposes only and is not a prediction or estimate of a benefit that may be payable to you.

[^] Name, age and occupation have been changed to protect the claimant's identity.

Continue to be rewarded with Qantas Points

As a Qantas Frequent Flyer member, you can earn 1

Qantas Point per dollar of

premium paid on your eligible policy[^]. To check your points balance, or to see the ways that you can use your points, go to Qantas.com/youraccount.



Important Information

[^] You must be a Qantas Frequent Flyer member and correctly register your Qantas Frequent Flyer membership details with OnePath Life to start earning Qantas Points on eligible premiums you pay. Membership and Qantas Points are subject to Qantas Frequent Flyer program terms and conditions. Qantas Points accrue in accordance with and subject to the 'OnePath and Qantas Frequent Flyer Rewards terms and conditions'. Eligible policies are OneCare, OneCare Super and SmartCare. The maximum number of points you can earn on eligible policies is capped at 20,000 points per year, per policy.

INDEXATION

To help your insurance keep up with the rising cost of living the amount insured increases automatically at each policy anniversary. This is called indexation. This year's increase is 5.0% for Life, TPD, Trauma, Extra Care and Child Cover. These changes will take place on 21 May 2020.

Indexation will affect your premium. As the amount insured increases due to indexation, your premium will usually increase. In some cases your premium may reduce if your increased amount insured moves your cover to a higher discount band.

Below is a summary of your cover and premiums with indexation, and without indexation. You may decline indexation on all or some covers on your policy.

Cover	With Indexation		Without Indexation	
	Amount Insured	Monthly Premium	Amount Insured	Monthly Premium
Brenda Dolieslager				
Life Cover	\$957,209	\$91.84	\$911,628	\$87.71
Super TPD (Working)	\$510,512	\$59.42	\$486,202	\$56.75

WE'RE
FLEXIBLE

Amend your cover and premium or the way you pay.

ACCEPT OR DECLINE INDEXATION

To accept indexation:

You don't need to do anything. Indexation will automatically increase the amount insured on 21 May 2020.

To decline indexation:

Speak to your financial adviser or our Customer Services Team on 133 667, weekdays 8.30am to 6.00pm (AEST) by 20 June 2020.

COOP

Important Information

OneCare held through super is issued by OnePath Life Limited (ABN 33 009 657 176 AFSL 238341) (OnePath Life).

This information is of a general nature and has been prepared without taking account of your objectives, financial situation and needs. You should consider whether the information is appropriate for you having regard to your objectives, financial situation and needs. OnePath recommends you read the enclosed information and the OneCare PDS before deciding whether to continue to hold this product.



OnePath Life Limited
ABN 33 009 657 176 AFSL 238341
onpath.com.au

DATE

21 May 2020

YOUR POLICY SUMMARY

Policy number: 1005216563

Policy owner(s):
Tracy Jones
Brenda Dolieslager

Fund name:
ATF Brenda Tracey Super Fund

Policy start date: 21 May 2015

Policy anniversary date: 21 May

ONECARE POLICY SCHEDULE

	First name	Surname	Date of birth	Gender
Life/lives insured:	Brenda	Dolieslager	8 July 1971	Female
Monthly premium before discount(s)*:				\$158.51
Discount(s) - Multi Cover:				\$7.25
Monthly premium after discount(s)*:				\$151.26
Includes:				
Policy Fee(s)*:				\$8.48

*Includes stamp duty and frequency loading if applicable.

If you pay premiums by instalment (either half yearly or monthly), we levy a frequency loading to cover the cost of administration. If you want to change your method of payment, please call Customer Services on 133 667.

You should keep this Policy Schedule in a secure place, along with your other insurance policy documents, as they will be required when you make a claim. If you lose the Policy Schedule, Policy Terms or any of your other insurance documents you can contact us for a replacement copy. We may charge a fee to cover our costs in issuing a replacement. The amounts insured under this policy are subject to the Policy Schedule, Policy Terms and any other notice issued by us to you. OnePath Life Limited (ABN 33 009 657 176, AFSL 238341) ('OnePath Life') is the issuer of the product.

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ONECARE POLICY SCHEDULE

DATE

21 May 2020

POLICY NUMBER

1005216563

Life Insured: Brenda Dolieslager

LIFE COVER WITH OPTIONAL TPD COVER

Cover type	Amount insured	Monthly premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$957,209	\$91.84	Yes	21 May 2015	20 May 2102
Super TPD (Working)	\$510,512	\$59.42	Yes	21 May 2015	20 May 2037

Options

Benefit payment type: Lump sum
Premium type: Stepped premium
Occupation category†: P
TPD definition: Any Occupation
Smokert: No

Optional extras

Premium Waiver Disability Option: No
Business Guarantee Option: No
Double TPD Option: No

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