

14 September 2019



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**Private & Confidential**

Mojsoski Superannuation Fund  
P O Box 1777  
WOLLONGONG D C NSW 2500

**Anniversary notice for Accelerated Protection**  
**Policy Number: 1531872**

Dear Trustee

We are writing to let you know that your **policy is approaching its anniversary**. In this letter, you'll find important information that explains any updates to your policy and premium changes. To assist you to understand some important Life Insurance terminology, we have included a more detailed explanation in the Glossary at the end of this letter.

**Your benefit amount and new premium is set out below:**

Person Insured	Benefit Amount	Your New Premium
<b>Valentina Mojsoski</b>		
Life Insurance Plan	\$1,276,281	
You pay your policy monthly		\$276.66

Your next payment amount may differ from your new premium if you have a credit or outstanding amount due on your policy.

**How is your premium calculated?**

When you first purchased your policy, we used the information you provided, including your health and product choices, to set your initial premium. Each year we review your premiums. The premium type you chose, such as stepped or level premium, and whether you selected inflation protection which increases your benefit amount with inflation, affects how your premium may rise. Finally, we look at discounts that may need to be applied.

The Glossary gives you more information about stepped and level premiums & inflation protection. You can also find complete details of your cover and your chosen options in the last Policy Schedule issued to you.

**What you need to do**

Because you have chosen to pay via direct debit, your premium will be debited from your account on the 28th of each month following your policy anniversary on 30 October 2019.

- Please take the time to check your policy details are correct and ensure you have funds available to pay your premium.
- Now is also a good time to think about whether your circumstances have changed. Many events like a marriage, the birth of a child, or a change to your mortgage debt can be worth discussing with your adviser, to ensure your policy still aligns with your goals.

**Privacy**

We have recently updated the TAL Privacy Policy which is available on our website at [www.tal.com.au/Privacy-Policy](http://www.tal.com.au/Privacy-Policy) or is free of charge on request.

Your adviser is Bain Stenos • (02) 4284 5212 • [bain@bluechipsuper.com.au](mailto:bain@bluechipsuper.com.au)