



# Policy Schedule

**Effective Date:** 01 March 2020

**Policy Details:**

<b>Policy Number</b>	93006974
<b>Policy Owner(s)</b>	Kantha Pillay Kumarasan Pillay ATF The Pillay Superannuation Fund
<b>State Register</b>	SA
<b>Policy Start Date</b>	05/04/2012
<b>Policy Expiry Date</b>	05/04/2066
<b>Annual Review Date</b>	5 Apr each year
<b>Premium Payment Date</b>	11 Apr and 11th day of each month thereafter
<b>Premium Frequency</b>	Monthly

<b>Insured Details</b>	<b>Name</b>	<b>Date of Birth</b>	<b>Smoker Status</b>	<b>Occupation Group</b>
<b>Life Insured</b>	Kumarasan Pillay	27/01/1966	Non Smoker	AA

<b>Benefit Details</b>	<b>Type of Insurance</b>	<b>Premium Type</b>	<b>Benefit Amount</b>	<b>Start Date</b>	<b>Expiry Date</b>	<b>Frequency Premium</b>
<b>Income Protection</b>	Income Protection Waiting Period: 90 Days Benefit Period: Age 65	Stepped	\$6,241 per month	05/04/2012	05/04/2036	\$166.51
	Premium Saver Option			05/04/2012	05/04/2031	
	Indemnity Cover					
<b>Lump Sum</b>	Life Cover	Stepped	\$1,108,091	11/06/2012	05/04/2066	\$319.48
<b>Total</b>	Stamp duty					\$23.42
	Policy Fee					\$6.81
	Total Premium					\$516.22

<b>Client service centre contact details</b>	132 652
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The premium details in this Schedule will be valid until the next review date. This schedule is current as at the effective date shown, and replaces any schedule previously issued. You should refer to the Policy Document for full details of when we will pay a Benefit.

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