



GPO Box 4148, Sydney NSW 2001

Product name: OneCare
Policy owner(s): Mr Kamal Chadha
Mr Gurpreet Chadha
Fund name: Shadow Superannuation Fund
Policy number: 1003147951
OnePath Reference: 1003147951/ANLET/306693768



Mr Gurpreet & Mr Kamal Chadha
ATF Shadow Superannuation Fund
724A Station Street
BOX HILL VIC 3128

19 December 2016

Keeping yourself and your family protected

Dear policy owners,

Thank you for choosing OneCare insurance. You've made a smart decision for your future, and we're committed to helping protect what's important to our customers.

Over the past decade we've honoured this commitment by paying over \$5 billion in life insurance claims to over 100,000 individuals just like you. This is something we're extremely proud of, and we look forward to continuing to provide market-leading insurance protection to our customers for many years to come.

All of us hope that we will remain healthy and active but the unexpected can happen and we could all one day need to claim. The benefits paid may help you repay your mortgage and debts, pay for medical expenses, replace lost income due to your incapacity to work, fund the children's education and much more.

With your policy anniversary date approaching, it's now time for you to renew your OneCare policy - helping you protect yourself and your family for the year ahead.

Your new Policy Schedule is enclosed

Please review your new Policy Schedule carefully to ensure your cover continues to reflect your needs.

Your OneCare policy is designed to help you change your cover as your life or family circumstances change, so if you would like to discuss the options available to you, please speak to your adviser or call us on 133 667.

What is changing at renewal?

Every year, your premium changes with your age, premium type and any other changes to your cover.

Your policy also includes an indexation feature that increases your amount insured each year - protecting your insurance benefit against the rising cost of living. This year, this increase is 5% for Life, TPD, Trauma, Extra Care and Child Cover, and 1.7% for Income Secure, Business Expense and Living Expense Cover.

Your new yearly premium is \$2,613.29.

You can choose to decline this year's indexation offer by notifying us, within 30 days of your policy anniversary, and specifying which cover(s) you would like this to apply to. In this case your cover amount(s) will stay the same for the coming year and we will send you a revised Policy Schedule confirming your new premium.

What do you need to do?

If you choose to accept the level of cover shown on your Policy Schedule, you don't need to do anything.

Because you have chosen to pay via bank account we will automatically deduct the new premium from your account on 30 January 2017. If you need to change your bank account details, please call us as soon as possible.

347 Kent Street, Sydney NSW 2000
T 133 667 F 02 9262 5319
E customer.risk@onepath.com.au
onepath.com.au

OnePath Life Limited
ABN 33 009 657 176 AFSL 238341



Get on board with Qantas Points*

Don't forget to register your Qantas Frequent Flyer membership number before you pay your premium. That way you'll earn one Qantas Point for every dollar of eligible premium you pay.

Go to onepath.com.au/qff to provide us with your membership details, or join for free^ if you're not already a member. Full terms and conditions are available on the website.

Thank you for choosing OnePath for your insurance needs.

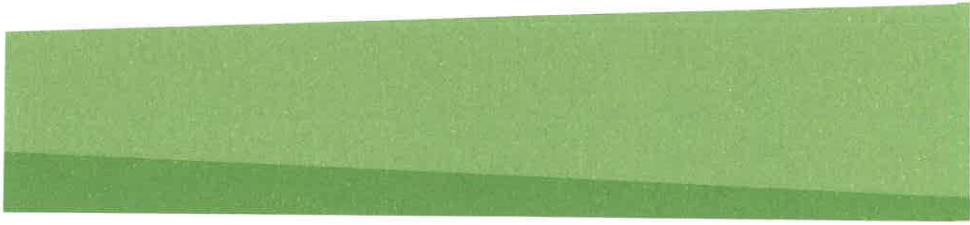
Any questions?

If you have any questions or require any further assistance, please:

- contact your financial adviser, Julien Kanagaratnam, on 0292522000
- call Customer Services on **133 667**, weekdays between 8.30am and 6.00pm (AEST).
- email us at customer.risk@onepath.com.au

Yours sincerely,

Customer Service Team



OneCare Policy Schedule

OnePath reference: 1003147951/PSCH2/306693781
Date: 19 December 2016

Policy summary

Policy number: 1003147951
 Policy owner(s): Mr Gurpreet Chadha
 Mr Kamal Chadha
 Fund name: Shadow Superannuation Fund
 Policy start date: 30 January 2012
 Policy anniversary date: 30 January

	First name	Surname	Date of birth	Gender
Life/lives insured:	Gurpreet	Chadha	24 March 1973	Male

Annual premium*: \$2,613.29
 Includes:
 Policy Fee(s)*: \$86.25

* Includes stamp duty and frequency loading if applicable.



This Policy Schedule accompanies the OneCare Policy Terms and Memorandum of Transfer, which together form your OneCare policy. It confirms acceptance of your application and is evidence of the contract of insurance between you as policy owner and us as insurer. You should keep this Policy Schedule and any subsequent Policy Schedule or notice with the Policy Terms and the Memorandum of Transfer in a secure place as they will be required when you make a claim. If you lose the Policy Schedule, Policy Terms or Memorandum of Transfer you can contact us for a replacement copy. We will 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.

Issued by OnePath Life Limited.

OneCare Policy Schedule

OnePath reference: 1003147951/PSCH2/306693781
Date: 19 December 2016

Life insured: Gurpreet Chadha

Life Cover with optional TPD Cover

Cover type	Amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$638,139	\$1,430.71	Yes	30 January 2012	29 January 2049
TPD Cover (Working)	\$638,139	\$1,182.58	Yes	30 January 2012	29 January 2039

Options

Benefit payment type: Lump sum
Premium type: Stepped premium
Occupation category†: I*
TPD definition: Own Occupation
Smoker†: Yes

Optional extras

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