

14 January 2019

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CARROG SUPERANNUATION FUNDPTY LTD A T F  
CARROG SUPERANNUATIO  
2 CORDIA CLOSE  
REDLAND BAY QLD 4165

Policy number	514061510
Renewal date	20 February 2019
Payment due	\$210.12
Payment frequency	Monthly
Payment method	Direct Debit

## ClearView LifeSolutions

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.

### Payment Options



**Call 132 979**  
Set up a direct debit from a bank account, Visa or Mastercard.



**Need help?**  
Contact your adviser, STEPHEN WILSON on 07 3170 3707 or call us on 132 979

Dear Trustee,

Your policy is due for renewal soon and we're looking forward to covering you for another year.

### There is nothing for you to do

As you have a direct debit set up on your policy we will continue to debit your nominated bank account or credit card as usual. This notice is for your information only.

### Indexation Benefit

This benefit helps ensure your cover maintains real value and keeps up with the increased cost of living. If you have not opted out of this benefit, the amount you are covered for has been increased and as a result your premium has also increased.

### Future Increase Benefit

Did you know you can increase your benefit amount as a result of specific personal or business events, without the need to complete any additional medical questions?

Speak to your adviser today about taking up this benefit if you have recently received a pay rise, married, taken a mortgage, welcomed a new child or are a business owner and the debt or value of your business has increased.

### Risks of cancelling and replacing your existing life insurance policy

If you have held your current life insurance policy for three years or more, we can't avoid your cover for innocent or accidental misrepresentation and non-disclosure of facts. You will lose this protection if you cancel your existing policy and enter a new policy.

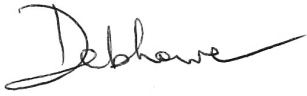
In short, within the first three years of entering into a new policy or replacing your existing policy, your cover may be avoided for innocent or accidental misrepresentation and non-disclosure of facts.

**Easy access, fast answers**

If you have any questions about your policy including terms, what to do if you have difficulty making payments or if you would like to claim, please speak to your adviser or contact our Customer Service Centre on 132 979, Monday to Friday 8am to 7pm (AEST). We're committed to great service and that means we're always ready to help.

Thank you for choosing us for your life insurance needs.

Yours sincerely

A handwritten signature in black ink that reads "Deborah". The signature is fluid and cursive, with a long, sweeping underline that extends to the right.

**Deborah Lowe**  
General Manager, People and Operations

## Your cover and premium details

**Policy number :** 514061510

**Policy owner :** Carrog Superannuation FundPty Ltd A T F Carrog Superannuation Fund

**Life insured :** Roger Snell Non smoker

Roger Snell

Cover type	Non indexed details		Renewal details		
	Benefit	Premium	Benefit	Premium	Indexed
Life Cover	\$525,000	\$200.12	\$551,250	\$210.12	Yes

## Premium and payment summary

Roger Snell \$210.12

**Monthly premium** \$210.12

Your premiums may have increased in accordance with your policy terms due to: indexation, an increase in your age under stepped premiums, changes in stamp duty rates, and changes to our premium rates.

## Need help?

**Your adviser**      STEPHEN WILSON      07 3170 3707  
admin@hfbwilsons.com.au

**Customer Service Centre**      132 979 8am to 7pm (Sydney time), Monday to Friday      life@clearview.com.au

