



LIFE INSURANCE

MLC Life Insurance

Policy Schedule

This Policy Schedule replaces any previous Policy Schedules. Effective date 7 June 2020

Policy details

Policy Owner	Mr Vishwa Nadan		
Policy Owner	Mrs Gyan Nadan		
Product name	MLC Insurance (Wrap or SMSF)		
Policy number	93265889	Policy start date	7 June 2019
Annual renewal date	7 June	Monthly premium	\$150.85
Monthly policy fee	\$0.00	Stamp Duty state	QLD
Monthly Stamp Duty	\$0.00		

Life Insured Details

Life Insured

Life Insured	Mrs Gyan Nadan	Date of Birth	24 April 1964
Age next birthday	56	Occupation Class	BB

What you're covered for

Mrs Gyan Nadan Life Insured

Benefit type	Premium structure	Benefit amount	Monthly Premium	Benefit expiry date	Smoker status	Inflation Linked
Total and Permanent Disability (extension to Life Cover)	Stepped	\$209,999	\$99.52	7 June 2038	Non-smoker	Yes
Extra benefits (benefit details)						
<ul style="list-style-type: none"> Any Occupation in Total and Permanent Disability applied 						
Special Conditions						
<ul style="list-style-type: none"> Exclusion: We will not pay any Total and Permanent Disability benefits under this Policy for any claim that is caused or contributed to by any disease or disorder of the lumbo sacral spine, its intervertebral discs, nerve roots, supporting musculature or ligaments. We will however, give consideration to a claim where the medical evidence clearly shows that the claim has not in any way been caused by, aggravated or complicated by any condition associated with the lumbo sacral spine that was diagnosed, or where symptoms became apparent prior to the commencement of this cover. 						
Life Cover	Stepped	\$210,000	\$51.33	7 June 2038	Non-smoker	Yes
Extra benefits (benefit details)						

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.

Keeping your nomination valid and up-to-date

Keeping your beneficiary nomination up to date helps ensure that if anything happens to you, your money's paid as you wish.

You can change your beneficiary nomination by completing the Beneficiary Nomination Form available on mclifeinsurance.com.au or you can call us for a copy of the form.