



LIFE INSURANCE

29 April 2020



318668-004 000898(5146) H1

Mrs Gyan Nadan  
72 Crestwood Drive  
MOLENDINAR QLD 4214

**Policy number**

93265889

**Product type**

MLC Insurance (Wrap or SMSF)

**Life Insured**

Gyan Nadan

**Your reference number**

840721

## Your insurance for the year ahead

Dear Gyan,

We're pleased to provide you with your new policy schedule which gives you details about your life insurance for the year ahead. Keep your policy schedule with your important documents

As you know, life doesn't always go to plan. However with MLC Life Insurance, you can be confident your insurance will be with you through life's ups and downs.

You're covered for:

- Total and Permanent Disability
- Life Cover

### Keeping your insurance up to date

Just as you and your circumstances will change, your insurance can also be altered to better suit your lifestyle and your future financial needs.

Life changing events such as getting married, starting a family or taking out a mortgage provide a whole new set of financial challenges and are great reasons to review your insurance with your financial adviser.

### Did you know

Your insurance with us also provides access to Best Doctors™ and Mental Health Navigator at no extra cost.

This exclusive medical advice service means you can connect confidentially with leading specialists around the world for a second medical opinion when you or your family need it most. And you don't need to be on claim to use Best Doctors or Mental Health Navigator. To find out more visit [mlcinsurance.com.au](http://mlcinsurance.com.au).



Did you know that we have a dedicated MLC Life Insurance – Retail Insurance Support Team?

Call 13 65 25  
Monday to Friday

**Insurer**  
MLC Limited  
ABN 90 000 000 402  
AFSL 230694

PO Box 23455  
Docklands  
VIC 3008

Tel 136 525  
[mlcinsurance.com.au](http://mlcinsurance.com.au)

MLC Limited uses the MLC brand under licence. MLC Limited is part of the Nippon Life Insurance Group and not part of the NAB Group of Companies.

## Your insurance premium for the year ahead

Your new Monthly premium will be \$150.85, effective from 7 June 2020.

Your premium is adjusted each year due to your age and the increased risk that you may suffer an injury or illness.

So that your insurance keeps up with increases to the cost of living, we've automatically increased your cover amount by:

- 5.0% for any Life, Total and Permanent Disability, Accidental Death or Critical Illness insurance.

If you don't want to apply some or all of the cost of living increase this year, please call us within the next two months and we can adjust your insurance and premium for you. We recommend talking with your financial adviser to discuss options for your financial objectives and situation.

## MLC on Track

- Unfortunately, we couldn't apply the MLC On Track discount to this year's premiums as you didn't meet the step target to be eligible. If you'd like more information on how to meet the target to be eligible for a discount next year, talk to your financial adviser or visit [mlcinsurance.com.au/mlcontract](http://mlcinsurance.com.au/mlcontract)