

14 January 2019

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A & A MCDONALD FAMILY SUPER FUND P L A T F
MCDONALD SUPER FU
57 PARKLEA AVE
CROUDACE BAY NSW 2280

Policy number	514166460
Renewal date	17 February 2019
Payment due	\$2,589.61
Payment frequency	Yearly
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



Billers code: **196568**
Ref: **514166460**



Call 132 979

Set up a direct debit from a bank account, Visa or Mastercard.



Need help?

Contact your adviser, Thomas Momsen on 02 4943 1298 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.

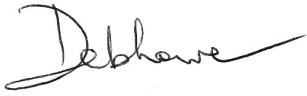
In short, within the first three years of entering into a new policy or replacing your existing policy, your cover may be avoided for innocent or accidental misrepresentation and non-disclosure of facts.

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, appearing to read 'Deborah', with a long, sweeping horizontal line extending to the right.

Deborah Lowe

General Manager, People and Operations

Your cover and premium details

Policy number : 514166460
Policy owner : A & A McDonald Family Super Fund P L A T F McDonald Super Fund
Life insured : Adam Clancy McDonald Non smoker New Cover Reward discount reset to 10%

Adam Clancy McDonald

Cover type	Non indexed details		Renewal details		Indexed
	Benefit	Premium	Benefit	Premium	
Life Cover	\$1,050,000	\$991.19	\$1,102,500	\$1,040.75	Yes
TPD Cover (Any) linked to Life Cover	\$1,050,000	\$1,475.10	\$1,102,500	\$1,548.86	Yes

Premium and payment summary

Adam Clancy McDonald	\$2,589.61
Yearly premium	\$2,589.61

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	Thomas Momsen	02 4943 1298 tom@armcrest.com.au
Customer Service Centre	132 979 8am to 7pm (Sydney time), Monday to Friday	life@clearview.com.au

